



Australian Government

# Information Kit for Families



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

**The Hon Anthony Albanese MP**

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# 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.

Especially in the tough times – like those facing many families because of the global economic crisis.

While Australia didn't cause this crisis it will affect us all.

The Government will take whatever action is needed to get Australians and their families through these difficult times.

We are all in this together and working together and supporting one another we will get through.

And that means doing whatever is required to support families through the difficult times ahead.

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

A handwritten signature in blue ink that reads "Anthony Albanese".

**Anthony Albanese MP**

FEDERAL MEMBER FOR GRAYNDLER

**Every effort has been made to ensure the accuracy of the information provided.  
Payment rates in this guide are current from 1 July 2010.**

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# Services and payments available through the Family Assistance Office

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

This guide provides information about payments and services available for families. However, you should always check your eligibility with the Family Assistance Office or Centrelink and call to see what you might be entitled to.

## **The Family Assistance Office**

The Family Assistance Office is dedicated to administering a range of family assistance payments — it is located in Centrelink Customer Service Centres and Medicare Australia office shopfronts across Australia.

## Basic conditions of eligibility for family assistance 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.

### **FAMILY TAX BENEFIT, BABY BONUS, CARER ALLOWANCE AND MATERNITY IMMUNISATION ALLOWANCE:**

The Parent or Guardian must permanently reside in Australia and be:

- An Australian citizen, or
- A permanent resident, or
- A New Zealand citizen who arrived on a New Zealand passport, or
- The holder of certain temporary visas.

The Child must also meet the above requirements OR be a dependent child of someone who does meet these requirements AND be living with that person.

### **PARENTING PAYMENT**

Person claiming 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.

You 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.

- 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.

**DOUBLE ORPHAN PENSION**

The Guardian must permanently reside in Australia and be:

- An Australian citizen, or
- The holder of a permanent resident visa, or
- A New Zealand citizen who arrived on a New Zealand passport, or
- The holder of certain temporary visas.

The child must meet the above requirements or must be living with you.

**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 this is generally the case for adults seeking income support payments –family assistance payments such as Family Tax Benefit, Child Care Benefit, Maternity Immunisation Allowance and the Baby Bonus may be paid for eligible children sooner.

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## Payments for families with children

**Basic payments**

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

- Family Tax Benefit Part A to provide help with the cost of raising each child;
- Family Tax Benefit Part B to provide help to single income families;
- Child Care Benefit and Child Care Rebate and Jobs, Education and Training Child Care fee assistance are to help with childcare costs.
- Parenting Payment provides income support for people with sole or primary responsibility for the care of a young child.

**Family Tax Benefit Part A (FTB-A)****WHO QUALIFIES?**

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

FTB-A may be paid for dependent children aged up to 16, to children between 16-20 who have either obtained their year 12 or equivalent qualification, or who are studying full-time toward their year 12 or equivalent qualification, and to children aged 21-24 if they are full-time students.

**WHAT IS THE RATE?**

The maximum and base fortnightly rates of payment for 2009-10 are as follows:

For each child	Maximum	Base Rate
Under 13 yrs	\$160.30	\$51.24
13–15 years	\$208.46	\$51.24
16–17 years	\$51.24	\$51.24
18–24 years	\$68.74	\$68.74

In addition, as of 1 July 2010, families are eligible for a FTB-A supplement of \$726.35 per child, after income tax returns for 2010-11 are lodged, if required. However this payment, and any FTB top-up, will be used to pay any family assistance

debts that your family has, and can only be paid as a lump sum after the end of the financial year. Special rules apply for dependent children aged over 16.

- Families with dependent children aged over 16 cannot receive Family Tax Benefit for those children who are receiving a payment such as Youth Allowance;
- Youth Allowance is subject to a parental income test and is generally paid at a higher rate than Family Tax Benefit Part A for young people;
- Parents or guardians receiving additional payments or benefits such as Rent Assistance, a Health Care Card or Double Orphan Pension, as part of Family Tax Benefit may no longer receive these payments or benefits if they choose for their child to move from Family Tax Benefit to Youth Allowance;
- If families elect to receive FTB-A it can only be paid to the parents rather than the dependent children;
- For all dependent children aged over 16, the child must not have a private income of \$13,010 or more per year.

### **THE INCOME TEST**

- The Maximum rate is paid up to a family income of \$45,114 and is then reduced by 20 cents for every extra dollar of income down to the Base rate of payment (the 20 cents in the dollar reduction is applied to the families' total FTB-A entitlement rather than each child individually)
- The Base rate is available up to a family with an income of up to \$94,316 (plus an additional \$3,796 for each dependent child after the first child), but is then reduced by 30 cents for every extra dollar until the payment reaches nil.

To receive some FTB-A the maximum income levels are:

- \$101,191 a year for a family with one dependent child under 18; and
- \$102,711 a year for a family with one dependent 18–24 years old.

The thresholds are increased for each additional dependent child. The amount by which the thresholds increase depends on the number and age of additional dependant children.

### **ASSET TEST**

There is no asset test applicable to FTB-A.

### **WHAT IF I'M RECEIVING CHILD SUPPORT?**

Some people will be receiving maintenance payments. Generally, these payments are collected by the Child Support Agency.

If you are receiving maintenance income from your ex-partner you can receive up to \$1,368.75 each year before it affects your family tax benefit payment. For each extra child add \$456.25 to the above threshold. Any amount over the threshold will reduce your

FTB - A by 50 cents in the dollar until the base rate of FTB-A is reached.

### **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 receipt of FTB-A including Rent Assistance, the Health Care Card, and the lower threshold of the Medicare Safety Net.

If you require more information on how shared care affects your family assistance payments, visit the Family Assistance Office website at [www.familyassist.gov.au](http://www.familyassist.gov.au). For information on the Child Support Scheme, visit the Child Support Agency website at [www.csa.gov.au](http://www.csa.gov.au)

### **RENT ASSISTANCE**

You may also receive Rent Assistance with your FTB-A payment if you receive more than the base rate of FTB-A and pay private rent. If you are entitled to rent assistance you normally

receive your FTB-A payment fortnightly, rather than at the end of the year.

### **LARGE FAMILY SUPPLEMENT**

You may also receive large family supplement with your FTB-A payment. The supplement is paid for the third and subsequent eligible children. It is paid at a rate of \$11.06 per fortnight, or \$288.35 per annum, for each child after the second.

### **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 study, until the end of the calendar year in which they turn 18. The Allowance is paid at a rate of:

- \$133.00 per fortnight for triplets, or \$3,467.50 per annum;
- \$177.24 per fortnight for quadruplets, or \$4,620.90 per annum.

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

## **Family Tax Benefit Part B (FTB-B)**

### **WHO QUALIFIES?**

Family Tax Benefit Part B (FTB-B) is a payment that gives assistance to single parents and families with one main income where one parent chooses to stay at home or balance some paid work with caring for their child. 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.

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

### **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 over five the lower rate applies.

### **Maximum Rates:**

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

Under 5 years \$136.36

5–15 years (or 16–18 if full time student) \$95.06

### **THE INCOME TEST**

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

For two-parent families, FTB-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-B Supplement) is below:

- \$24,291 a year if the youngest child is under five years of age; or
- \$18,907 a year if the youngest child is between five and 18 years of age.

The maximum rate of FTB-B is payable where the secondary earner's income is \$4,745 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-B families will be eligible for an FTB-B supplement of \$354.05 per family after income tax return for 2010-11 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.

### **NEW RULES OF FTB PAYMENTS**

- Since 1 July 2009, families that submit an increased income estimate during the year will have their FTB rate adjusted automatically to help avoid an overpayment on reconciliation at the end of the year.
- Since 1 July 2009, FTB payments are only be made through Centrelink and Medicare

Australia. The Australian Tax Office no longer receives or processes FTB claims but families can lodge a lump sum claim with Centrelink or Medicare Australia after income tax returns are lodged at the end of each financial year, if required.

- 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.
- Since 1 July 2009, the income definition for family assistance purposes includes income salary sacrificed into superannuation funds and net financial losses. This provides more consistency and improved fairness in the system.

## 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, or aged under 16 if you have been receiving Parenting Payment since before 1 July 2006;
- Satisfy part-time participation requirements of 30 hours per fortnight once your youngest child turns six years (or seven years in some cases), 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.

### MAXIMUM RATES OF PAYMENT

- **Single parents** receive up to \$601.30 a fortnight.
- **Partnered parents** receive up to \$417.70 a fortnight.

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

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 \$170.60 a fortnight (add \$24.60 for each extra child) before the Payment is withdrawn at the rate of 40 cents for each dollar earned over \$170.60. See page 24 for Parenting Payment (Single) income table.
- **Single parents** are also eligible for the maximum rate of Family Tax Benefit Part B (no income test applies).
- **Partnered parents** receiving Parenting Payment can earn up to \$62 a fortnight before their payment is withdrawn by 50 cents for each dollar earned over \$62. If they earn over \$250 the Payment is withdrawn by 60 cents for each dollar earned over \$250. The recipient's partner can earn \$790 a fortnight before the Payment is withdrawn at 60 cents in the dollar.
- **Partnered parents** may also be eligible for Family Tax Benefit Part B in addition to Parenting Payment. Parenting Payment (Partnered) received by the primary carer is treated as income under the usual Family Tax Benefit Part B income test.

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

- Single parents may receive some Parenting Payment up to a fortnightly income of \$1,673.85 (+\$24.60 for each eligible child after the first).

- Partnered parents may receive some Parenting Payment up to a fortnightly income of \$789.50 for the carer, \$1,486.17 for the partner's income, or \$1,579.50 combined (these limits are generally higher if the partner is also a pensioner).

### **ASSETS TEST**

- Single parents may have assets, excluding the family home, worth up to \$181,750 for homeowners and \$313,250 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 \$258,000 for homeowners and \$389,500 for non-home owners, before their payment is affected. Over these thresholds Parenting Payment is not payable.

### **OTHER ASSISTANCE**

If you receive the Parenting Payment you may be eligible for extra help with the cost of approved child care through the Jobs, Education, and Training Child Care fee assistance (JETCCFA) program – see page 19 for details.

## **Baby Bonus**

### **WHO QUALIFIES?**

The Baby Bonus is paid following the birth (including still births) or adoption of a baby.

### **INCOME AND ASSETS TESTING**

Baby Bonus will be paid to eligible families with a combined household income of \$75,000 or less in the six months following the birth of their child or the child entering their care. There is no assets test.

### **RATE**

The total amount of Baby Bonus is a payment of \$5,294 per eligible child and is paid in 13 equal fortnightly instalments of \$407.23.

For a multiple birth, the Baby Bonus is paid for each eligible child.

### **ADOPTIVE PARENTS**

Since 1 January 2009, the Baby Bonus has been extended to parents who adopt children under the age of 16. An adoptive parent will be able to access the full amount of the Baby Bonus, even if it has been previously paid to someone else for the same child.

### **How do I claim?**

- You must first register the birth of your baby with your relevant State or Territory Department. The Baby Bonus will not be paid unless the birth has been registered, or you have applied for registration.
- You must lodge a claim for Baby Bonus within 52 weeks of the birth of your baby, or, in the case of adoption, within 52 weeks of the child coming into the care of the adoptive family.

## **Paid Parental Leave**

### **WHAT IS PAID PARENTAL LEAVE?**

Eligible working parents of children born or adopted on or after 1 January 2011 may get 18 weeks of government-funded pay, at \$570 a week before tax, to help them care for a new child.

### **AM I ELIGIBLE?**

- Full-time, part-time, casual, seasonal, contract and self-employed workers may be eligible.
- You must have worked at least 330 hours (just over one day a week) for 10 of the 13 months before your new baby arrives.
- You can have up to an 8 week unpaid break between working days and still be eligible.
- You can earn up to \$150,000 a year (individual income) and still be eligible.
- You must also be an Australian resident.

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

Usually, the mother must apply for Paid Parental Leave. If you are eligible, you can transfer some or all of the pay to your partner (they need to be eligible too). The scheme gives families more options to balance work and family.

**WHEN CAN I TAKE IT?**

Your pay can start at any time you choose from when your child is born or adopted. It will be paid in one continuous period from the start date and must all be taken within the first year after the birth or adoption. You can't work while taking Paid Parental Leave.

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

Eligible parents can receive Parental Leave pay at the same time, before or after other employer-provided paid leave or entitlements. The existing minimum entitlement to 12 months unpaid parental leave for long-term employees is unchanged.

**HOW WILL I BE PAID?**

You will either be paid by your employer or the Family Assistance Office, depending on your circumstances.

**WHAT ABOUT THE BABY BONUS?**

Working parents will be able to choose whether to claim Paid Parental Leave or the Baby Bonus, depending on which is better for them. Families not eligible for Paid Parental Leave may be able to continue to access the Baby Bonus and Family Tax Benefit if they are eligible.

**WHEN CAN I APPLY?**

You are encouraged to apply early. You can lodge a claim for Paid Parental Leave up to three months before the birth or adoption of your child, starting 1 October 2010.

**WHERE DO I FIND OUT MORE?**

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

**Maternity Immunisation Allowance****WHO QUALIFIES?**

Maternity Immunisation Allowance is a payment for young children who are fully immunised or have an approved exemption

from immunisation. The allowance is made in two separate payments. The first amount is paid when your child is fully immunised between 18–24 months. The second amount is paid when your child is fully immunised between four and five years of age.

Maternity Immunisation Allowance can also be claimed for children who are adopted from outside Australia and who enter Australia before they are 16 years of age.

**INCOME AND ASSETS TESTING**

There is no income or assets test for this payment.

**ARE THERE EXEMPTIONS?**

You may receive an exemption from immunising your child if you have a conscientious objection to immunisation or if there are medical reasons your child should not be immunised. Talk to Centrelink or the Family Assistance Office if this applies to you.

**RATE**

Since 1 January 2009, Maternity Immunisation Allowance is generally paid as two amounts. If you are eligible you will get first amount of around \$125.50 when your child is immunised between 18 and 24 months. The second amount is paid when your child is immunised between four and five years of age. Generally the second amount will be more than the first due to indexation of the payment.

**HOW DO I CLAIM?**

Claims for the first payment must be lodged on or before your child's second birthday, or the fifth birthday for the second payment. If you receive Baby Bonus for your child, you may not need to make a separate claim for Maternity Immunisation Allowance. The Family Assistance Office will automatically check your eligibility for the payment. You can claim it only as a direct payment, which will be paid into your bank or credit union account. You cannot claim Maternity Immunisation Allowance through the tax system.

## 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 control and the care of the guardian and full-time dependent students 16–21 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
- Where 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. A child who has been adopted is not considered to be a double orphan.

### RATE OF PAYMENT

The rate is \$53.50 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 recognises the impact of a person's disability on the carer. It may be paid to people who care for either an adult (16 or over) or a child (under 16). Two 'tools' are used to work out whether or not you will be paid Carer Allowance. They are the Adult Disability Assessment Tool (for people aged 16 and over) and the Child Disability Assessment Tool.

### RATE OF PAYMENT

The basic rate of Carer Allowance is \$106.70 a fortnight.

### INCOME AND ASSETS TESTING

There is no income or assets test for this allowance.

### CARING FOR PEOPLE WITH A DISABILITY WHO ARE UNDER 16

There are two 'streams' of Carer Allowance for people with a disability under age 16—the two levels of assistance are:

1. The provision of a Health Care Card and no allowance for a person caring for a dependent child who is under 16 who requires 'substantially more care and attention' in comparison to a child their age without a disability; or
2. A fortnightly payment of Carer Allowance AND a Health Care Card if the child's disability appears on a list of disabilities / conditions which result in automatic qualification or must cause the child to function below the standard for his or her age level. The carer and the child must live together in the same private residence.

### CHILD DISABILITY ASSISTANCE PAYMENT

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

### CARING FOR A FAMILY MEMBER WITH A DISABILITY WHO IS AGED 16 OR OVER

People who care for a family member with a disability, where the disability causes a substantial functional impairment, who is aged 16 or over:

- A person would receive a fortnightly payment if the family member's disability causes a 'substantial functional impairment'. There is no requirement for the carer and the person being cared for to share the same residence.

## **Carer Payment (Child)**

### **CHANGES TOOK EFFECT FROM 1 JULY 2009**

From 1 July 2009 the Carer Payment qualification is assessed for carers of children under the age of 16 changed.

The basic assessment has changed to recognise the impact of the significant care provided to children with disability or medical condition.

The new qualification criteria include:

- 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
- Whose care load has been assessed as intense under the Disability Care Load Assessment (Child)

Note: Carers of children under 16 who qualified under the previous profoundly disabled child criteria (prior to 1 July 2009), do not need to requalify under the new provisions while they remain on payment

Other changes introduced are:

- More sensitive and generous arrangements for carers of children who have been diagnosed with a terminal condition
- More generous arrangements for carers of children in hospital
- Provision for a wider range of treating health professionals able to complete medical forms

## **Carer Supplement**

An annual \$600 Carer Supplement will be paid to recipients of Carer Allowance for each person being cared for. An additional \$600 Carer Supplement will also be paid to recipients of:

- Carer Payment; or
- Wife Pension and Carer Allowance; or
- DVA Carer Service Pension; or

- DVA Partner Service Pension with Carer Allowance

Carer Supplement will be paid to those who are receiving a payment of a qualifying payment and/or Carer Allowance on 1 July each year, starting from 1 July 2010.

## **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 the Child Support Agency. 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 the Child Support Agency 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;
- Any natural or adopted children in a new relationship.

Parents can also register their own agreement with the Child Support Agency that says how much child support will be paid. There are certain rules that apply in order to register your own child support agreement. More information is available at the Child Support Agency's website [www.csa.gov.au](http://www.csa.gov.au), or by calling 13 12 72.

**WHAT CENTRELINK WILL ASK YOU TO DO**

- If your child(ren) were born before 1 October 1989 you will need to arrange child support privately OR get a court order OR a registered agreement for child support. If you want help with this ring the Child Support Agency on 13 12 72.
- If your child(ren) were born on or after 1 October 1989 the Child Support Agency will use a formula to work out how much child support you will be paid. If your child is in this category then you should ring the Child Support Agency on 13 12 72.

The Child Support Agency will ask you if you want to collect the amount yourself, or get them to do it.

**WHERE TO GO FOR MORE INFORMATION**

- Centrelink are able to give you information about how any child support payments you receive will affect any of your Centrelink payments. Call the Family Assistance Office on 13 61 50.
- The Child Support Agency will be able to give you information about how the Child Support Scheme works. Call the Child Support Agency on 13 12 72.

**Child Care Benefit (CCB)**

Child Care Benefit 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 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 approved or registered care and you have the liability to pay for the cost of your child care; and
- You meet the income test

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 get 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 approved or registered care you cannot be paid CCB.

**WHAT IS 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 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 as a reduction in their child care fees because services meet certain quality standards and operating requirements. 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 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 the Family Assistance Office.
- Families using registered care can receive some CCB but cannot claim the CCR.
- Carers who want to know more about being registered should contact the Family Assistance Office on 13 61 50.
- 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:**

■ **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 you and your partner meet the work/training/study test for at least 15 hours per week or 30 hours a 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 a 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. No minimum number of hours is required.

■ **CARE NOT APPROVED OR REGISTERED**

- Nil

**WHAT ARE THE CONDITIONS?**

You can claim up to 50 hours of CCB if you use 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 Family Assistance Office on 13 61 50.

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

If your family income is less than \$38,763 a year and you use 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:

	2010-2011	2010-2011
Non-school Children in Care	Maximum assistance per week (50 hrs)	Per hour for each child
1	\$184.00	\$3.68
2	\$384.55	\$3.84
3	\$600.12	\$4.00
Each additional child	\$200.04	\$4.00

## REGISTERED CARE – MAXIMUM RATE OF CHILD CARE BENEFIT

**Your family income does not affect the amount you get.**

**2010-2011**

Hourly rate for a non-school child	\$0.615
<b>Maximum rate of CCB for 50 hours of Care per week for each non-school child</b>	\$30.75

## 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 \$38,763, the amount of CCB for approved child care decreases. This table shows the income limits beyond which CCB is not payable:

**2010-2011**

Children in care	Income limits
1	\$134,443
2	\$139,333
3	\$157,329 (+ \$29,721 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 approved or registered care, you can now choose how you get your CCB paid to you. For **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 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. You can change how you receive your CCR at any time by contacting the Family Assistance Office on 13 61 50.

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

- 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 Family Assistance Office) and provide your child care receipts to the Family Assistance Office. 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 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 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 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. From July 2010, the CCR annual cap will be \$7,500 per child per year, (subject to the passage of legislation). 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 an 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 are still eligible for the CCR.

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

To be eligible for the CCR, your child must attend approved care. 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?**

Quarterly payments will be paid once the Family Assistance Office has received child care usage/attendance details from your approved child

care service/s. Quarterly payments will be paid to you automatically if you receive your CCB as reduced fees, at the zero rate, or more than the zero rate.

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 usage/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 by the Family Assistance Office.

If you want to receive your CCR as a 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.

You can choose to receive your CCR annually at any time by contacting the Family Assistance Office on 13 61 50.

The CCR is based on your CCB entitlement. If you choose to claim CCB as a lump sum payment, you will not receive your CCR entitlement until the end of that year, once your CCB entitlement has been determined.

### **2006-07 AND 2007-08 FINANCIAL YEARS**

For the 2006-07 and 2007-08 financial years, the Child Care Tax Rebate (CCTR) is calculated as 30 per cent of out-of-pocket expenses. For these years, your CCTR entitlement is an annual payment into your bank account. For 2006-07 the limit is \$4211 and for 2007-08 the limit is \$4354.

This payment will be made by the Family Assistance Office following the lodgement of your tax return(s) and once your child care service(s) has reported your child care usage/attendance information.

### **WHAT IF I DID NOT GET CCB FOR PREVIOUS YEARS?**

If you have identified that you are eligible for CCB for the 2007-08 and 2008-09 financial

years, but have not received it, you can lodge a lump sum claim for each period with the Family Assistance Office. You must do this within two years of the end of the financial year for which you are claiming. Once you have received your CCB entitlement, you are then eligible for the CCR if you used approved care and were working, training or studying.

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 approved child care by paying some of the 'gap fee' not covered by Child Care Benefit (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. You will need to pay 10c per hour per child to your service. If you use more hours than you are entitled to (24 or 50) you will have to pay the full cost for these additional hours.

### **WHO QUALIFIES?**

JETCCFA is only available for parents who:

- Use approved child care
- Receive CCB at the maximum rate
- Have an approved Centrelink Employment Pathway Plan
- 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
- Special Benefit (in certain circumstances)

To find out more about JETCCFA contact the Family Assistance Office on 13 61 50 between 8.00am and 8.00pm Monday to Friday or visit the Family Assistance Office at [www.familyassist.gov.au](http://www.familyassist.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:

- 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**

- Boarding allowance maximum rate is \$9,221 per year. This is made up of a Basic part that is not means tested, of \$6,926 and an Additional part that is means tested, of \$2,295. See below.
- Second Home Allowance (limited to a maximum of three students) is \$201.79 per fortnight per student to a maximum of \$15,549 per family.
- Distance Education Allowance is \$3,463 per year for a primary or secondary school aged child. **NB:** In early 2010 recipients of the 2009 AIC Distance Education Allowance will also be eligible for the Distance Education Supplement (\$1,061 was paid in early 2009).

- 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 for each whole \$5.00 of parental income over \$44 165. Once adjusted parental income exceeds \$55 608 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 Information Book are available from any Centrelink Customer Service

Centre or you can call the AIC enquiries line on 13 23 18.

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

#### **AIC CLOSING DATES**

- If you are applying for assistance from 1 January, the closing date for your AIC claim is 31 March of the year of study.
- If you lodge your claim after 31 March your allowance will normally only be paid from the date you lodged your form.
- If you are applying for short-term boarding assistance, the closing date for all AIC claims is no later than two calendar months after the last day of the boarding period and by 31 December of the year of study.
- All AIC claim forms must be lodged by 31 December in the year of study.

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## Additional payments and services

### **Pharmaceutical Allowance (PhA)**

#### **WHO QUALIFIES?**

Pharmaceutical Allowance is paid to eligible income support recipients to help offset the cost of prescription medicines.

From 20 September 2009, most eligible pensioners and other income support recipients who have reached Age Pension age receive the Pension Supplement, not Pharmaceutical Allowance.

#### **RATE**

As at 1 January 2010, Pharmaceutical Allowance rates are:

- Single - \$6.00 per fortnight,
- Couple - \$3.00 per fortnight for each eligible member.

### **The Pharmaceutical Benefits Scheme (PBS) Safety Net and**

#### **CO-PAYMENT ARRANGEMENTS**

A wide range of prescription medicines are subsidised through the PBS. In 2010, a single person or couple (combined) who have a concession card, need to pay \$5.40 toward their PBS prescriptions. Once they reach the concessional safety net threshold of \$324.00, they will usually receive any further PBS prescriptions without charge for the remainder of the calendar year.

In 2010, those who do not have a concession card need to pay \$33.30 toward their PBS prescriptions. Once they reach the general safety net threshold of \$1,281.30, this co-payment reduces to \$5.40 for the remainder of the calendar year.

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

## **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), or
- Parenting Payment Partnered, Newstart Allowance or Youth Allowance (other) in limited circumstances.

**Recipients of the Pensioner Education Supplement may also qualify for additional supplementary payments such as the Education Entry Payment of \$208**

### **RATE**

The rate of Pensioner Education Supplement is \$62.40 per fortnight. A part rate of \$31.20 per 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 (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);
- Services and maintenance fees in a retirement village; and
- Fees paid for the use of a site for a caravan or other accommodation, or to moor a vessel, that the person occupies as a home.

Rent Assistance may be payable to recipients of FTB A who are receiving more than the base rate and are paying private rent. Parents who are not eligible to receive FTB 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 and are paying private rent.

Rent Assistance is generally not payable during any period of absence from Australia unless the customer is receiving Family Tax Benefit Part A at greater than the minimum rate during a temporary absence from Australia of up to 26 weeks.

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

To claim Rent Assistance you can give Centrelink or the Family Assistance Office a copy of your current written lease or tenancy agreement. If you don't have a written lease or tenancy agreement you can obtain a Rent Certificate from Centrelink or the Family Assistance Office or by calling 13 61 50.

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 have your landlord sign the Rent Certificate. If you receive Rent Assistance, you should ask to get Family Tax Benefit 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

rate of Rent Assistance 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**

Maximum payment per fortnight	Amount per fortnight
Single, 1 or 2 children	\$133.28
Single, 3 or more children	\$150.64
Couple, 1 or 2 children	\$133.28
Couple, 3 or more children	\$150.64
Rent threshold to qualify for payment	Amount per fortnight
Single, 1 or 2 children	\$132.86
Single, 3 or more children	\$132.86
Couple, 1 or 2 children	\$196.56
Couple, 3 or more children	\$196.56
Minimum rent to get maximum payment	Amount per fortnight
Single, 1 or 2 children	\$310.57
Single, 3 or more children	\$333.71
Couple, 1 or 2 children	\$374.27
Couple, 3 or more children	\$397.41

**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; and
- Are required to travel to and from home in order to undertake the activity.

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 \$80.50 a fortnight and is not taxable. The higher rate of Mobility Allowance is \$112.70 a fortnight. A lump sum advance equal to six months Mobility Allowance can be claimed once a year.

**INCOME AND ASSETS TESTING**

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

## **Bereavement Allowance**

Bereavement Allowance provides temporary financial help after the death of a person's partner.

### **WHO QUALIFIES?**

The surviving member of a couple may qualify for Bereavement Allowance, providing they are not qualified for Parenting Payment. It is paid generally for a maximum of 14 weeks from the death of the person's partner.

### **RATE**

Bereavement Allowance is paid at the single pension rate. The pension income and assets test applies.

## **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.

### **RATE**

As at 20 September 2009, Telephone Allowance rates are:

- Single - \$93.60 a year,
- Couple - \$46.80 a year for each eligible member.

A higher rate of Telephone Allowance may be paid if you receive a Disability Support Pension and are under 21 without dependent children, and you or your partner have a home internet connection.

As at 20 September 2009, the higher rate of Telephone Allowance is:

- Single - \$140.80 a year,
- Couple - \$70.40 a year for each eligible member.

## **Remote Area Allowance**

The purpose of Remote Area Allowance is to provide assistance to people receiving income support payments who live in designated 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 dependent. Remote Area Allowance is paid automatically with your income support payment when you move to a designated remote area and give Centrelink your address.

## **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.

### **RATE**

As at 20 March 2010, Utilities Allowance rates are:

- Single - \$530.00 a year
- Couple - \$265.00 a year for each eligible member

## **Concession Cards**

Some payments from Centrelink will automatically entitle you to either a Pensioner Concession Card (PCC) or a Health Care Card. 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.

If you have a Pensioner Concession Card, you may also have access to the following:

- 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;
- a 50 per cent discount on mail redirection services provided by Australia Post.

State, territory and local governments may provide the following concessions to Pensioner Concession cardholders. This will vary between State, territory and local governments as these concessions are funded by the respective government.

- Discounted fares on public transport;
- Reduced rates (eg: Council and Water);
- Reduced utilities (eg: electricity);
- Discounted motor vehicle registration;
- For cardholders, discounted rail travel on Great Southern Rail services, and in most (but not all) states, at least one free rail journey a year within the state of residence.

State, territory and local governments and private providers may offer some additional health, household, transport, education and recreation concessions to PCC holders.

### **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 2010 to 19 September 2010, your income must be less than:

- \$459.00 per week for a single person;
- \$764.00 per week for a couple (combined);
- \$798.00 per week for a single or couple with a child;
- For each extra child add \$34.00 per week.

## **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 Centrelink 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 the Centrelink website or [www.familyassist.gov.au](http://www.familyassist.gov.au). Claims can also be lodged with forms. Forms are available at your local Centrelink or Family Assistance Office or you can ring the Family Assistance Office 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 (this will save time!) 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 or the Family Assistance Office 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 or the Family Assistance Office has made an incorrect decision about your payment:

- First, 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.
- Second, you can ask for an Authorised Review Officer (ARO) to review the decision. ARO's are people who have had no previous involvement in the case. If the ARO thinks the decision is not correct, based on the legislation or policy, they can change it.
- Third, if you are not satisfied with the ARO decision 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 ARO. It has the power to change a decision. You should appeal to the SSAT within 13 weeks of receiving the ARO's decision.
- Finally, you can appeal to the Administrative Appeals Tribunal (AAT). Any appeal to the AAT must be made within 28 days of the relevant SSAT decision on the dispute.

If you are not satisfied with any aspect of the service that Centrelink or the Family Assistance Office 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).

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**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 appropria

# Parenting Payment (Single) Rates

as at 1 July 2010

Fortnightly Income (\$)	With One Child (\$pf)	With Two Child (\$pf)	With Three Child (\$pf)	With Four Child (\$pf)
170.60	607.30	607.30	607.30	607.30
200.00	595.54	605.38	607.30	607.30
250.00	575.54	585.38	595.22	605.06
300.00	555.54	565.38	575.22	585.06
350.00	535.54	545.38	555.22	565.06
400.00	515.54	525.38	535.22	545.06
450.00	495.54	505.38	515.22	525.06
500.00	475.54	485.38	495.22	505.06
550.00	455.54	465.38	475.22	485.06
600.00	435.54	445.38	455.22	465.06
650.00	415.54	425.38	435.22	445.06
700.00	395.54	405.38	415.22	425.06
750.00	375.54	385.38	395.22	405.06
800.00	355.54	365.38	375.22	385.06
850.00	335.54	345.38	355.22	365.06
900.00	315.54	325.38	335.22	345.06
950.00	295.54	305.38	315.22	325.06
1000.00	275.54	285.38	295.22	305.06
1050.00	255.54	265.38	275.22	285.06
1100.00	235.54	245.38	255.22	265.06
1150.00	215.54	225.38	235.22	245.06
1200.00	195.54	205.38	215.22	225.06
1250.00	175.54	185.38	195.22	205.06
1300.00	155.54	165.38	175.22	185.06
1350.00	135.54	145.38	155.22	165.06
1400.00	115.54	125.38	135.22	145.06
1450.00	95.54	105.38	115.22	125.06
1500.00	75.54	85.38	95.22	105.06
1550.00	55.54	65.38	75.22	85.06
1600.00	35.54	45.38	55.22	65.06
1650.00	15.54	25.38	35.22	45.06
1688.85	Nil	9.84	19.68	29.52
1713.45	-	Nil	9.84	19.68
1738.45	-	-	Nil	9.68
1762.65	-	-	-	Nil

# 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

Centrelink Marrickville  
373 Illawarra Road  
Marrickville NSW 2204

Centrelink Leichhardt  
23 Balmain Road  
Leichhardt NSW 2040

## 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



**IF YOU NEED ASSISTANCE WITH ANY CENTRELINK MATTERS, PLEASE CONTACT MY OFFICE:**

## THE HON ANTHONY ALBANESE MP

MINISTER FOR INFRASTRUCTURE, TRANSPORT  
REGIONAL DEVELOPMENT AND LOCAL GOVERNMENT  
FEDERAL MEMBER FOR GRAYNDLER  
334a Marrickville Rd, Marrickville NSW 2204  
T: 02 9564 3588  
F: 02 9564 1734  
[a.albanese.mp@aph.gov.au](mailto:a.albanese.mp@aph.gov.au)