



Australian Government

Information Kit for Families



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

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A Message from your local Senator for Queensland



As your local Senator, 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,

Senator Claire Moore
SENATOR FOR QUEENSLAND

**Every effort has been made to ensure the accuracy of the information provided.
Payment rates in this guide are current from 20 March 2012.**

Table of Contents

Services and payments available through the Family Assistance Office	4	Special Benefit	16
The Family Assistance Office	4	Crisis Payment	16
Making a claim for the Paid Parental leave scheme and family assistance payments	4	The Child Support Scheme	17
Basic conditions of eligibility for the Paid Parental leave scheme and family assistance payments	4	Child Care Benefit (CCB)	17
Residence	4	Child Care Rebate (CCR)	20
Two year waiting period	5	Jobs, Education and Training Child Care fee assistance (JETCCFA)	21
Payments for families with children	5	Assistance for Isolated Children (AIC)	22
Payments associated with the birth or adoption of a child	5	Additional payments and services	23
Paid Parental Leave	5	Concession Cards	23
Baby Bonus	9	The Pharmaceutical Benefits Scheme (PBS) Safety Net and Co-payment Arrangements	23
Maternity Immunisation Allowance	9	Pharmaceutical Allowance (PhA)	23
Basic payments	10	Utilities Allowance	23
Family Tax Benefit Part A (FTB-A)	10	Telephone Allowance	24
Family Tax Benefit Advance	12	Pensioner Education Supplement	24
Family Tax Benefit Part B (FTB-B)	12	Rent Assistance for families	25
Parenting Payment	13	Mobility Allowance	25
Double Orphan Pension	15	Remote Area Allowance	26
Carer Allowance	15	Clean Energy Advance	26
Child Disability assistance Payment	15	Financial Information Service	27
Carer Payment (Child)	16	Claiming a payment	27
Carer Supplement	16	Claim outcome	27
		What if you disagree with a decision	27
		Obtaining more information	30

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 Service Centres and Medicare shopfronts across Australia.

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, Baby Bonus, and Maternity Immunisation Allowance) 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 to the Family Assistance Office that the child has been born or has come into your care.

If you are claiming Parental Leave Pay, you should lodge your claim before your child arrives. Lodging a claim for Parental Leave Pay before your child is born or adopted will help prevent any delay in providing Parental Leave Pay.

You can also choose to make a claim for any of these payments 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 and 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.

PAID PARENTAL LEAVE, FAMILY TAX BENEFIT, BABY BONUS, CARER ALLOWANCE AND MATERNITY IMMUNISATION ALLOWANCE:

The claimant must permanently 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.

- 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 claimant 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 the claimant..

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, Child Care Rebate, Maternity Immunisation Allowance and the Baby Bonus may be paid for eligible children sooner.

Payments for families with children

Payments associated with the birth or adoption of a child

There are three payments associated with the birth or adoption of a child

- **Parental Leave Pay** provides financial support support for families to enable working parents 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.
- **Baby Bonus** recognises the extra costs

incurred at the time of a new birth or adoption.

- **Maternity Immunisation Allowance** encourages parents to fully immunise children in their care.

Paid Parental Leave

WHAT IS THE PAID PARENTAL LEAVE SCHEME?

The Paid Parental Leave scheme is an entitlement for working parents of children born or adopted from 1 January 2011.

Eligible working parents can get government-funded Parental Leave Pay at the rate of the National Minimum Wage, currently \$589.40 a week 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.

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 decide to return to work before the end of our 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 the Family Assistance Office. 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 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.

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.

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 or overseeing your business, visit the Paid Parental Leave scheme questions and answers for parents page at www.familyassist.gov.au.

WHEN CAN I TAKE IT?

When you lodge your claim you must tell the Family Assistance Office the date you would like your Parental Leave Pay 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 you become the child's primary carer. 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 must provide your Parental Leave Pay in your usual pay cycle if you:

- have a child born or adopted from 1 July 2011;
- 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 Centrelink Business Online Services 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 the Family Assistance Office.

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.familyassist.gov.au to work out which payment best suits your family's needs.

If you have multiple births and are eligible for both Parental Leave Pay and Baby Bonus you could receive Pparental 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.

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 the Family Assistance Office on 13 61 50.

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 prevent a delay in providing Parental Leave Pay.

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.familyassist.gov.au
- calling 13 61 50 to request a claim form, or
- visiting the Family Assistance Office, located in Medicare and Centrelink Service Centres.

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 Newborne 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 the Family Assistance Office can finalise your claim. If the form is not lodged within 28 days of the birth,

you may have to provide a new Paid Parental Leave start date.

If you didn't 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 OTHER 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 entitlement.

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.

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.

For more information about your workplace entitlements visit the Fair Work Ombudsman website, www.fairwork.gov.au or call 13 1394.

Baby Bonus

WHAT IS BABY BONUS?

Baby Bonus assists families following the birth (including still births) or adoption of a newborn child. It recognises the extra costs incurred at the time of a new birth or adoption.

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 a child under 16 likely to continue to have care for at least 26 weeks,
- In the case of adoption, have the child enter your care as part of the adoption process before the child is 16 years of age who has entered care
- 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 and Baby Bonus, you can choose which payment is the best financial decision for your family. If you are eligible for both payments, you should use the Paid Parental Leave Comparison estimator at www.centrelink.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 a 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 \$5,437 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 receive a higher first instalment of \$879.77 and 12 fortnightly instalments of approximately \$379.77.

ADOPTIVE PARENTS

From 1 January 2009, the Baby Bonus is available 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 starting from the day after the birth of your baby, or, in the case of adoption, within 52 weeks starting from the day after you become the child's primary carer.

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 and 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 \$129.00 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?

You can claim Maternity Immunisation Allowance before or after you become the primary carer by using the same forms you use to claim Baby Bonus and Family Tax Benefit. Please note that claims for the first payment must be lodged on or before your child's second birthday, and/or the fifth birthday for the second payment. You can claim it only as a direct payment, which will be paid into your bank or credit union account.

Basic payments

There are five 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 parent families and two parent families where one parent is on a low income or not in paid employment;

- **Child Care Benefit, 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.
- **Double Orphan Pension** helps you meet the costs of caring for children who are orphans.

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, or who are exempt, and to children aged 21 if they are full-time students.

WHAT IS THE RATE?

The fortnightly maximum and base rates of payment from 1 January 2012 are as follows:

For each child	Maximum	Base Rate
Under 13 years	\$164.64	\$52.64
13–15 years	\$214.06	\$52.64
16–19 years secondary student	\$214.06	\$52.64
16–17 years not a secondary student	\$52.64	\$52.64
18–21 years not a secondary student	\$70.56	\$70.56

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

In addition, families are eligible for a FTB-A supplement of \$726.35 per child, paid as a lump sum after income tax returns are lodged, if required. Payment of the FTB-A supplement for the year in which a child turns four may also be conditional on the completion of a health check for the child. 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 FTB for those children if the child is receiving a pension or benefit, or labour market program payment such as 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 who are not a secondary or equivalent student, the child must not have a private income of \$13,361 or more per year. From 1 January 2012, the child income limit does not apply during the period when the 16 to 19 year old child is in full-time secondary or equivalent study.

Note: From 1 January 2012 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.

THE INCOME TEST

- The Maximum rate is paid up to a family income of \$46,355 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 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:

- \$101,312 a year for a family with one dependent child under 18; and
- \$102,870 a year for a family with one dependent 18 to 24 years old.

The thresholds are increased for each additional dependent child.

ASSET TEST

There is no asset test applicable to FTB-A.

WHAT IF I'M RECEIVING CHILD SUPPORT?

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

If you are receiving child support income from your ex-partner you can receive up to \$1,401.60 in 2011-12 before it affects your FTB-A payment. For each extra child add \$467.20 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 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. For information on the Child Support Scheme, visit the Child Support Agency website at 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; your children are aged under 16 years or you are aged 16-19 years and are in full-time secondary or equivalent study and you pay private rent. If you are entitled to Rent Assistance you will normally receive your FTB-A payment fortnightly, rather than at the end of the year. For Rent Assistance payment rates payable under the ANTS (Family Assistance) Act 1997, refer **page 27-28**.

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 \$11.34 per fortnight, or \$295.65 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 secondary or equivalent study until the end of the calendar year in which they turn 18. The Allowance is paid at a rate of:

- \$136.64 per fortnight for triplets, or \$3,562.40 per annum;
- \$182.00 per fortnight for quadruplets, or \$4,745 per annum.

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

Family Tax Benefit Advance (FTB Advance)

A lump sum advance payment may be available to families receiving FTB-A by instalments. You may be eligible for a FTB Advance if your rate of FTB-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 \$160 and up to 7.5% of your annual FTB-A entitlement may be paid in advance at any one time, subject to a \$1,000 limit.

Family Tax Benefit Part B (FTB-B)

WHO QUALIFIES?

Family Tax Benefit Part B (FTB-B) is a payment that gives assistance to single parent families and two parent families where one parent is on a low income or is not in paid employment. Many two parent 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-B during a Paid Parental Leave period. FTB-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 over five the lower rate applies.

Maximum Rates:

Age of youngest child Maximum payment per fortnight

Under 5 years	\$140.00
5–15 years (or 16–18 if full-time secondary student)	\$97.58

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:

- \$24,912 a year if the youngest child is under five years of age; or
- \$19,382 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 \$4,891 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 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 income 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.
- FTB payments can only be made through Centrelink offices. Families can lodge a lump sum claim with Centrelink offices 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 determined 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.

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 under grandfathering arrangements (note that any child that enters into a 'grandfathered' recipient's care from 1 July 2011 will not be covered by the grandfathering arrangements and will only be a qualifying child until the child turns six years for partnered parents, or eight years for single parents);

- Satisfy part-time participation requirements of 30 hours per fortnight once your youngest child turns six years (or seven years for grandfathered recipients), 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 \$648.50 a fortnight
- **Partnered parents** receive up to \$442.00 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.

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 \$174.60 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 \$174.60. See page 29 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 \$830 a fortnight before the payment is withdrawn at 60 cents in the dollar.

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

UP TO WHAT INCOME AM I STILL ELIGIBLE?

- **Single parents** may receive some Parenting Payment up to a fortnightly income of \$1,795.85 plus \$24.60 for each eligible child after the first child.

- **Partnered parents** may receive some Parenting Payment up to a fortnightly income of \$830.00 for the carer, \$1,566.67 for the partner's income, or \$1,660.00 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 \$186,750 for homeowners and \$321,750 for non-homeowners, 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 \$265,000 for homeowners and \$400,000 for non-homeowners, 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 Child Care

Benefit approved child care through the Jobs, Education, and Training Child Care fee assistance (JETCCFA) program – **see page 22 for details.**

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 to 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 \$57.20 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). 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 Disability Care Load Assessment, child (for children under 16 years of age).

RATE OF PAYMENT

The basic rate of Carer Allowance is \$114.00 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. A fortnightly payment of Carer Allowance and a Health Care Card; firstly if the child's disability appears on a list of disabilities / conditions which result in automatic qualification or secondly, where the child's condition is not on the list, the Disability Care Load Assessment (DCLA) is used to determine qualification. 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; *or*
2. The provision of a Health Care Card only 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.

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.

Note: The Health Care Card is issued in the name of the 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 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.

CDAP is not regarded as income for the purposes of income tax or family assistance.

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

The level of care required must be assessed as intense under the *Disability Care Load Assessment (Child)*.

Carer Supplement

An annual \$600 Carer Supplement is payable to recipients of Carer Allowance for each person being cared for. An additional \$600 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, starting from 1 July 2010.

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 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 or Youth Allowance that would be payable if the person was eligible.

INCOME AND ASSETS TESTING

For long term cases (payment beyond 3 months), Special Benefit is not payable where the available funds of the individual are over \$5,000. For short-term cases (payment under 3 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 income is treated as a direct deduction from the rate of Special Benefit.

Under the assets test, Special Benefit is not payable if the person has assets, excluding the family home, worth more than \$186,750 for single homeowners and \$321,750 for single non-home owners.

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 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.

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 the Child Support Agency to transfer the payments.

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 or visit the Child Support Agency's website www.csa.gov.au.

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 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 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:

■ 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 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 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 Family Assistance Office on 13 61 50.

CCB APPROVED CARE - MAXIMUM RATE OF CHILD CARE BENEFIT

If your family income is less than \$39,785 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:

	2011-2012	2011-2012
Non-school Children in Care	Maximum assistance per week (50 hrs)	Per hour for each child
1	\$189.00	\$3.78
2	\$395.00	\$3.95
3	\$616.42	\$4.10
Each additional child	\$205.47	\$4.10

REGISTERED CARE – MAXIMUM RATE OF CHILD CARE BENEFIT

Your family income does not affect the amount you get.

2011-2012	
Hourly rate for a non-school child	\$0.632
Maximum rate of CCB for 50 hours of Care per week for each non-school child	\$31.60

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 \$39,785, the amount of CCB for approved child care decreases. This table shows the income limits beyond which CCB is not payable:

2010-2012

Children in care	Income limits
1	\$138,065
2	\$143,095
3	\$161,581 (+ \$30,528 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 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 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 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. 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 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 Child Care Rebate 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 Child Care Benefit and you choose the Child Care Rebate 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 Child Care Benefit entitlement is zero you will receive your full 50 per cent Child Care Rebate as a fortnightly payment up to the annual cap. As you do not receive Child Care Benefit 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 Child Care Rebate as a quarterly payment, they will be paid once the Family Assistance Office has received child care attendance details from your CCB approved child care service/s for the quarter. If you already receive your Child Care Rebate as a quarterly payment then this will continue unless you nominate to receive fortnightly payments.

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 by the Family Assistance Office.

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.

WHAT IF I DID NOT GET CCB FOR PREVIOUS YEARS?

If you have identified that you are eligible for CCB for the 2007-08/2009-2010 and 2010-2011/08-09 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 CCB 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 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. 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 CCB 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.

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.

2012 RATES

- The total Boarding allowance maximum rate is \$8,813 a year. This is made up of a Basic part that is not means tested of \$7,398 and an Additional part that is means tested, of \$1,415. See below.
- Second Home Allowance Home Allowance (limited to a maximum of three students) is \$215.52 a fortnight, per student.

- Distance Education Allowance will be \$3,699 a 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 for each whole \$5.00 of parental income over \$46,355. Once adjusted parental income exceeds \$53,390 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 Centrelink website www.centrelink.gov.au or are available from any Centrelink Service Centre or by contacting the AIC enquiries line on 13 23 18.

- 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 an 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 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,
- 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 2012 to 19 September 2012, your income must be less than

- \$ 483.00 a week for a single person (no children);

- \$838.00 a week for a couple (combined) (no children);
- \$838.00 a week for a single person with one dependent child;
- 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. In 2012, concession card holders (single person or couple (combined)), need to pay \$5.80 toward their PBS prescriptions. Once they reach the concessional safety net threshold of \$348.00, they will usually receive any further PBS prescriptions without charge for the remainder of the calendar year.

In 2012, those who do not have a concession card need to pay \$35.40 toward their PBS prescriptions. Once they reach the general safety net threshold of \$1,363.30, this co payment reduces to \$5.80 for the remainder of the calendar year.

These payments and thresholds are reviewed for 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 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 on page 29 of *'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

As at 1 January 2012, Pharmaceutical Allowance rates are:

- Single - \$6.20 per fortnight,
- 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 Parenting 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

As at 20 March 2012, Utilities Allowance rates are:

- Single - \$560.80 a year
- Couple - \$ 280.40 a year for each eligible member

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

As at 20 March 2012, Telephone Allowance rates are:

- Single - \$100.80 a year,
- Couple - \$50.40 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 March 2012, the higher rate of Telephone Allowance is:

- Single - \$151.20 a year,
- Couple - \$75.60 a 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 133 254 for further information).

Recipients of the Pensioner Education Supplement may also qualify for additional supplementary payments such as the Education Entry Payment of \$208. Eligible Veterans' Affairs pensioners may claim Education Entry Payment from DVA.

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); or
- Services and maintenance fees in a retirement village; 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 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	\$140.98
Single, 3 or more children	\$159.46
Couple, 1 or 2 children	\$140.98
Couple, 3 or more children	\$159.46
Rent threshold to qualify for payment	Amount per fortnight
Single, 1 or 2 children	\$140.56
Single, 3 or more children	\$140.56
Couple, 1 or 2 children	\$208.04
Couple, 3 or more children	\$208.04
Minimum rent to get maximum payment	Amount per fortnight
Single, 1 or 2 children	\$328.53
Single, 3 or more children	\$353.17
Couple, 1 or 2 children	\$396.01
Couple, 3 or more children	\$420.65

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 \$86.00a fortnight and is not taxable. The higher rate of Mobility Allowance is \$120.40 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.

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 Centrelink your address.

A person may receive both Remote Area Allowance and the zone tax offset through the Australian Taxation Office in any given year (eg 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.

Clean Energy Advance

The Clean Energy Advance is a one-off, tax exempt, lump sum payment for recipients of government payments. It is intended to assist people with the modest price impact of the carbon price, which begins on 1 July 2012. The Clean Energy Advance covers a period of nine to twelve months depending on the payment(s) you receive.

WHO QUALIFIES FOR THE PAYMENT?

You will receive the Clean Energy Advance if you are currently receiving Family Tax Benefit or an eligible Income Support payment (like the Parenting Payment) and meet eligibility requirements.

HOW DO I CLAIM?

If you are eligible for the Clean Energy Advance, you won't need to apply. Payments will be made automatically.

RATE

The Clean Energy Advance lump sum payment will cover the first 12 months, until July 2013.

Family Tax Benefit Part A recipients will receive up to \$110 per child per year. Family Tax Benefit Part B recipients will receive up to \$69 per child per year. For more information on what you may be eligible for visit:
www.humanservices.gov.au.

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. 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, the Family Assistance Office or the Child Support Agency (CSA) 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 a review of the decision by an Authorised Review Officer (for Centrelink and Family Assistance payments) or a CSA Objections Officer (for CSA 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.
- Third, 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 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 (www.ssat.gov.au) or by phoning the nearest SSAT Office on 1800 011 140 (freecall).

- 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 (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 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.

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 2012

Fortnightly Income (\$)	With One Child (\$pf)	With Two Children (\$pf)	With Three Children (\$pf)	With Four Children (\$pf)
174.60	654.70	654.70	654.70	654.70
200.00	644.54	654.38	654.70	654.70
250.00	624.50	634.38	644.22	654.06
300.00	604.54	614.38	624.22	634.06
350.00	584.54	594.38	604.22	614.06
400.00	564.54	574.38	584.22	594.06
450.00	544.54	554.38	564.22	574.06
500.00	524.54	534.38	544.22	554.06
550.00	504.54	514.38	524.22	534.06
600.00	484.54	494.38	504.22	514.06
650.00	464.54	474.38	484.22	494.06
700.00	444.54	454.38	464.22	474.06
750.00	424.54	434.38	444.22	454.06
800.00	404.54	411.38	424.22	434.06
850.00	384.54	394.38	404.22	414.06
900.00	364.54	374.38	384.22	394.06
950.00	344.54	354.38	364.22	374.06
1000.00	324.54	334.38	344.22	354.06
1050.00	304.54	314.38	324.22	334.06
1100.00	284.54	294.38	304.22	314.06
1150.00	264.54	274.38	284.22	294.06
1200.00	244.54	254.38	264.22	274.06
1250.00	224.54	234.38	244.22	254.06
1300.00	204.54	214.38	224.22	234.06
1350.00	184.54	194.38	204.22	214.06
1400.00	164.54	174.38	184.22	194.06
1450.00	144.54	154.38	164.22	174.06
1500.00	124.54	134.38	144.22	154.06
1550.00	104.54	114.38	124.22	134.06
1600.00	84.54	94.38	104.22	114.06
1650.00	64.54	74.38	84.22	94.06
1700.00	44.54	54.38	64.22	74.06
1811.35	NIL	9.84	19.68	29.52
1835.95	NIL	NIL	9.84	19.68
1860.55	NIL	NIL	NIL	9.84
1885.15	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.

ABSTUDY	13 2317
Assistance for Isolated Children	13 2318
Australian Apprenticeships	13 3633
Centrelink Multilingual Call	13 1202
Customer Relations	1800 050 004
Disability, Sickness and Carers	13 2717
Employment Services	13 2850
Family Assistance Office	13 6150
Fraud Tip-off Line	13 1524
Indigenous Call Centre	13 6380
Online Services support	13 2307
Phone Self Service	13 6240
Report Employment Income	13 3276
Youth and Student Services	13 2490

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

For internet payments

www.centrelink.gov.au



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

Senator Claire Moore

SENATOR FOR QUEENSLAND

PO Box 907

Fortitude Valley

T: 07 3252 7101

F: 07 3252 8957

E: Senator.Moore@aph.gov.au