



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 Member of Parliament



Dear Families Information Kit Reader

Thank you for your interest in this, the most recent edition of my Families Information Kit. I am very proud to be able to provide this Kit and I trust you will find it interesting and useful.

Families are the building block of our nation. They are responsible for shaping the values of individuals and create a sense of belonging and community. Families tell us who we are and what we might be and they teach us how to live with one another. Families determine the quality of our society.

Governments must never seek to replace the roles and responsibilities of parents, or presume to make decisions for them, but they must do whatever is practicable and necessary to help families function and give them the freedom to make their own choices.

Families do not fit one pattern. They may have one parent or two parents. They may be carers, families with young children or families with young adults studying. Government policy must try to meet the different needs of families. But, whatever shape our families take, the responsibilities remain the same: parents should

provide a good environment for their children, and communities and governments should help them where and when help is needed.

Our Government understands that many families are under pressure, from things like increases in the cost of living. We are here to do whatever we can to help with pressures faced by families. For instance on cost of living, our Government has recently initiated an inquiry by the ACCC into grocery prices, and we are establishing Australia's first full time petrol commissioner, to promote competition and transparency in Australia's petrol market.

I have prepared this Families Information Kit to help make families aware of what Commonwealth services and payments are available to them. In addition, our new Government has a series of election commitments we are delivering to provide even more assistance to families. This kit will be continually updated as those new programs and payments become available.

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

Gavin Marshall
SENATOR FOR VICTORIA

**Every effort has been made to ensure the accuracy of the information provided.
Payment rates in this guide are current from 20 September 2008**

Table of Contents

Services and payments available through Centrelink	4	Additional payments and services	16
The Family Assistance Office	4	Pharmaceutical Allowance	16
Claiming a payment	4	Pensioner Education Supplement	16
What if you disagree with a decision?	4	Rent Assistance for families	17
Basic conditions of eligibility for family payments	5	Mobility Allowance	17
Residence	5	Bereavement Payment	18
Payments for families with children	6	Telephone Allowance	18
Basic payments	6	Remote Area Allowance	18
Family Tax Benefit Part A	6	Utilities Allowance	19
Family Tax Benefit Part B	7	Concession Cards	19
Parenting Payment	8	Jobs, Education and Training Child Care Fee Assistance Program (JETCCFA)	19
Baby Bonus	9	\$500 Advance Payment	20
Maternity Immunisation Allowance	10	Financial Information Service	20
Double Orphan Pension	10	Tables	21
Carer Allowance	10	Maximum rates of payment	21
The Child Support Scheme	11	Single parenting payment income test	22
Child Care Benefit	12	Obtaining more information	23
Child Care Tax Rebate	14		
Assistance for Isolated Children	14		

Services and payments available through Centrelink

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

The Family Assistance Office

The Family Assistance Office is dedicated to administering family payments—it is contained within Centrelink and also co-located at some Medicare and Taxation offices.

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

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

Claiming a payment

COMPLETE A CLAIM FORM

Before you can receive any payment, you must fill in a claim form. Forms are available at your local Centrelink office or you can ring the Family Hotline 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. As soon as you think you might be entitled to something call or drop into your local office.

INTERVIEW

When applying for payments, you will be interviewed by a Centrelink officer to determine basic eligibility. You should bring proof of identity, age, 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** from anywhere in Australia for the cost of a local call.

HOW ARE BENEFITS PAID?

Most payments are being paid fortnightly in arrears, calculated from the day you become qualified for the payment into the **bank account** of your choice.

Family Tax Benefits may also be paid in a lump sum at the end of the year **with your tax return**.

For working families, family tax benefits can also be made as **reduced tax instalments** each payday.

What if you disagree with a decision?

There are things you can do if you think Centrelink 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.

- Second, you can ask for an Authorised Review Officer (ARO) to review the decision. AROs are people who have had no previous involvement in the case. They look at disputed decisions and may set aside, vary or affirm a decision. If the ARO thinks the decision is wrong, 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. The SSAT has the power to change decisions.

- 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 is providing, you can contact the Commonwealth Ombudsman to lodge a complaint on 1300 362 072 or email ombudsman@ombudsman.gov.au.

Basic conditions of eligibility for family 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 on the numbers listed in this kit.

An 'Australian resident' is a person whose normal place of residence is in Australia and who is an Australian citizen or a permanent resident.

FAMILY TAX BENEFIT, MATERNITY PAYMENT, CARER ALLOWANCE AND MATERNITY IMMUNISATION ALLOWANCE:

- Parent or Guardian must be an inhabitant of Australia.
- Child must be an inhabitant of Australia OR a dependent child of an inhabitant AND living with that person.

PARENTING PAYMENT

- Australian resident for 104 weeks (not including absences), or a refugee, or became a sole parent while an Australian resident.

- 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

- Guardian must be an inhabitant of Australia.
- Child/ren under 16 must be in "care and control" of Guardian.
- Child/ren aged 16-21 must be full-time students who do not receive Youth Allowance.

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 - dependent children of those adults may be eligible for payments sooner.

You should contact Centrelink for more details

Payments for families with children

Basic payments

There are four basic payments for families to help with the 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 Tax Rebate** are to help with childcare costs.

Family Tax Benefit Part 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 21, and 24 if they are full-time students.

WHAT IS THE RATE?

The maximum and minimum fortnightly rates of payment are as follows:

For each child	Maximum	Minimum
Under 13 yrs	\$151.34	\$48.30
13–15 years	\$196.84	\$48.30
16–17 years	\$48.30	\$48.30
18–24 years	\$64.96	\$64.96

In addition, as of July 1 2008, families are eligible for a FTB-A supplement of \$686.20 per child. However this payment 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 that are receiving Youth Allowance.

- If, however, the Youth Allowance is less than the Family Tax Benefit would provide they may elect to receive FTB-A instead.
- If families elect to receive FTB-A it can only be paid to the parents rather than the dependent children.
- For all dependent children they must have a private income of less than \$12,287 per year.

THE INCOME TEST

- The **Maximum** rate is paid up to a family income of \$42,559 and is then reduced by 20 cents for every extra dollar of income down to the minimum rate of payment (the 20 cent in the dollar reduction is applied to the families' total FTB-A entitlement rather than each child individually)
- The **Minimum** rate is available up to a family income of \$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:

- \$100,801 a year for a family with one dependent child under 18; and
- \$102,249 a year for a family with one dependent 18–24 year old.

These thresholds are lifted by:

- \$10,281 for each additional dependent child under 18; and
- \$11,729 for each additional dependent 18–24 year old.

ASSET TEST

There is no asset test applicable to FTB-A.

WHAT IF I'M RECEIVING MAINTENANCE?

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 \$1,292.10 each year before it affects your family tax benefit payment. For each extra child add \$430.70 to the above threshold. Any amount over the threshold will reduce your FTB-A by 50c 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 payments may be split. As of 1 July 2008, stage three of the Child Support reforms came into force. More information on the new Child Support Scheme is available from the Child Support Agency at www.csa.gov.au

HOW IS FAMILY TAX BENEFIT PAID?

FTB-A may be paid in a number of ways:

- It is usually paid fortnightly into the bank account of the parents, or;
- It may also be paid in a lump sum at the end of the year.

RENT ASSISTANCE

You may also receive Rent Assistance with your FTB-A payment. If you are entitled to rent assistance you must receive your FTB-A payment fortnightly rather than at the end of the year or you will lose your entitlement to rent assistance.

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 \$10.36 per fortnight, or \$270.10 per annum.

MULTIPLE BIRTH ALLOWANCE

Multiple birth allowance is paid to families who have triplets, quads 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:

- \$125.58 per fortnight for triplets, or \$3,274.05 per annum;
- \$167.44 per fortnight for quadruplets, or \$4,365.40 per annum.

The allowance is usually paid with your fortnightly FTB-A payment.

Family Tax Benefit Part B

WHO QUALIFIES?

Family Tax Benefit Part B (FTB-B) is a payment that gives assistance to single income families including sole parents.

FTB-B replaces a number of family payments and tax rebates. It is designed to give particular assistance to families with children under 5 years of age.

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

THE RATES OF PAYMENT

The rate payment depends on the age of a family's youngest child. If a family's youngest child is aged under 5 a higher rate applies. If a family's youngest child is aged over 5 the lower rate applies.

Only the secondary earner's income can reduce payments below the maximum rate.

Maximum Rates:

Age of youngest child	Maximum payment per fortnight
Under 5 years	\$128.80
5–15 years (or 16–18 if full time student)	\$89.74

THE INCOME TEST

From 1 July 2008, FTB-B will be payable to families where the primary income earner in a couple, or a sole parent, has an adjusted taxable income of \$150,000.00 per year or less. This amount will be indexed annually on 1 July each year.

The secondary earner's income is also taken into account. If income is above \$4,526 a year, payments are reduced by 20 cents for every extra dollar of income.

Parents will receive some FTB-B if the secondary earner's income is below:

- \$22,995 a year if the youngest child is under 5 years of age; or \$17,904 a year if the youngest child is between 5 and 18 years of age. These income limits exclude the supplement of \$335.80.
- In the case of couple families, income also includes Partnered Parenting Payment.

In addition, from July 1 2008, FTB-B families will be eligible for an FTB-B supplement of \$335.80 per family. However, this payment 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.

UPCOMING – NEW SYSTEM OF FTB PAYMENTS

- From 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.
- From 1 July 2009, FTB payments will only be made through Centrelink and Medicare, removing claims through the Australian Tax Office.
- From 1 July 2009, families who incur debts for failing to lodge tax returns (or failing to advise that they are not lodging tax returns) may not receive FTB payments until their entitlements are properly reconciled. They will receive their entitlement as a lump sum once this reconciliation has occurred.
- From 1 July 2009, the income definition applied to Government benefits, will include

salary sacrificed into superannuation and net financial losses, where this is not currently the case. This will provide more consistency and improve fairness in the system.

Parenting Payment

Parenting Payment is designed to provide income support to parents caring for children.

WHO QUALIFIES?

To qualify, you must:

- Have care of a child under 6 if you are partnered;
- Have care of a child under 8 if you are single;
- Have care of a child under 16 if you were receiving Parenting Payment before 1 July 2006;
- Have entered into an Activity Agreement with Centrelink if the youngest child is aged 6 (7 in some cases) or over. Activity Agreements require you to participate in a broad range of activities;
- Not be receiving another income support payment such as Newstart or Austudy;
- Have income and assets under a certain level; and
- Satisfy the residence requirements.

MAXIMUM RATES OF PAYMENT

- **Sole parents** receive up to \$562.10 a fortnight.
- **Partnered parents** receive up to \$405.40 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.

INCOME TEST

- **Sole parents** are able to earn up to \$162.60 a fortnight (add \$24.60 for each extra child) before the Payment is withdrawn at the rate of 40c for each dollar earned over \$162.60. See page 22 for Parenting Payment (single) income table.
- **Sole 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 50c for each dollar earned over \$62. If they earn over \$250 the Payment is withdrawn by 60c for each dollar earned over \$250. The other partner can earn \$769 a fortnight before the Payment is withdrawn at 60c in the dollar.
- **Partnered parents** may also be eligible for Family Tax Benefit Part B in addition to Parenting Payment. Partnered Parenting Payment 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?

- **Sole parents** may receive some parenting payment up to a fortnightly income of \$1,557.75 (+\$24.60 for each eligible child after the first).
- **Partnered parents** may receive some parenting payment up to a fortnightly income of \$769 for the carer, \$1,444.67 for the partner's income, or \$1,538 combined (these limits are generally higher if the partner is also a pensioner).

ASSETS TEST

- **Sole parents** may have assets, excluding the family home, worth up to \$171,750 for homeowners and \$296,250 for non-home owners, before their payment is affected. Over these thresholds Parenting Payment is not payable.
- **Partnered parents** may have assets, excluding the family home, worth up to \$243,500 for homeowners and \$368,000 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.

RATE – FROM 1 JULY 2008

- If you are eligible you will get a one-off payment of \$5,000
- If the person claiming the Baby Bonus is aged 17 or under, the payment can only be made in 13 fortnightly instalments.

INCOME AND ASSETS TESTING

From 1 January 2009, the following will apply to the Baby Bonus:

- the Baby Bonus will be paid to eligible families with a combined household adjusted taxable income of \$150,000 per year.
- the Baby Bonus will be paid in 13 fortnightly instalments, instead of a lump sum.
- the Baby Bonus will be 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 for the same child.

The income test and new arrangements for the Baby Bonus take effect on 1 January 2009 and impact any baby born on or after 1 January 2009.

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 26 weeks of the birth of your baby, or, in the case of adoption, within 26 weeks of the child coming into the care of the adoptive family.
- You cannot claim Baby Bonus through the tax system. You must claim it through Centrelink or the Family Assistance Office on the same claim form as Family Tax Benefit.

Maternity Immunisation Allowance

WHO QUALIFIES?

Maternity Immunisation Allowance is a separate payment for children aged 18–24 months who are fully immunised or have an approved exemption from immunisation.

The Maternity Immunisation Allowance must be claimed on or before the child turns two.

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

If you are eligible you will get a one-off payment of \$243.30.

HOW DO I CLAIM?

You can lodge your form any time before your child turns two years old. You cannot claim Maternity Immunisation Allowance through the tax system. You can claim it only as a direct payment, which will be paid into your bank or credit union account with your Family Tax Benefit.

From 1 January 2009, the Maternity Immunisation Allowance will be split into two payments. The first will be available for children who meet the immunisation requirements for an 18 month child; and the second payment will be available for children who have received their four year old vaccinations. From 1 January 2009, the MIA will also be available for children who have been adopted and are younger than 16 years of age.

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 are not eligible for Family Tax Benefit and you have care and control of a double orphan then you would be eligible for this payment.

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 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 \$50.40 and is usually paid with Family Tax Benefit. It may be paid to a guardian or an approved care organisation.

INCOME AND ASSETS TESTS

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 \$100.60 a fortnight.

INCOME AND ASSETS TESTS

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:

- 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

- 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.

The Child Support Scheme**A NEW CHILD SUPPORT SCHEME TOOK EFFECT ON 1 JULY 2008**

All parents who receive or pay child support will be affected, even if you work out your own private payment arrangements.

New child support assessments will be required, and you should have received your new assessment between March and mid-May 2008, which will reflect the new child support formula.

All assessments will be based on a new formula, which is based on the costs of raising children, treats both parents' incomes in a similar way and better acknowledges shared parenting.

Your pre-1 July 2008 assessment or agreement is still valid if there is no change to the amount of child support you pay/receive, so keep going with your current arrangements, unless you have been advised otherwise.

Please contact the Child Support Agency at www.csa.gov.au if you have any questions about the new Child Support Scheme.

WHAT IS THE CHILD SUPPORT SCHEME?

The Child Support Scheme is the way in which the parent living with the child can get regular payments from the other parent who is not living with the child. The Scheme:

- Works out how much Child Support should be paid and;
- Will help the parent living with the child to get this amount if they cannot do this.

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. Either way a form from Centrelink will be needed to tell the Child Support Agency what you want to do.

WHERE TO GO FOR MORE INFORMATION

- Centrelink are able to give you information about how the payment you will be receiving for your child will affect any of your Centrelink payments. Call the Family Hotline 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 131272.

Child Care Benefit

WHO IS ELIGIBLE?

If you have children in child care you may be eligible for Child Care Benefit (CCB). CCB helps families with their child care costs. Your income will be taken into account to work out your entitlement to CCB.

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.

- Approved child care services are able to receive CCB on the behalf of families to reduce their 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.

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 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 Child Care Benefit but cannot claim the Child Care Tax Rebate.
- Carers who want to know more about being registered should contact the Family Assistance Office on 136150.
- 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 families can get up to 24 CCB hours a week.
- Families using work or study or training related care can get up to 50 CCB hours a week provided they meet the work/training/study test for at least 15 hours per week or 30 hours a fortnight or have an exemption.
- Grandparents who are the primary carers of their grandchildren are exempt from this test.

■ REGISTERED CARE

- Families can get up to 50 CCB 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.

■ 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 up to 50 hours child care a week.

ARE THERE EXCEPTIONS?

Some family crisis situations might also mean you can claim more than 24 hours of 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 6150.

MAXIMUM RATE OF CHILD CARE BENEFIT

If your family income is less than \$36,573 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 week and your child is not yet school aged you can receive up to:

Children in care	Maximum assistance per week (50 hours)	Per hour for each child
1	\$173.50	\$3.47
2	\$362.63	\$3.62
3	\$565.95	\$3.77

WHAT IF MY CHILDREN ARE SCHOOL-AGED?

Rates for a school child are 85% of the rates for a non-school child.

PART RATE OF CHILD CARE BENEFIT

As your income increases, the rate of CCB you can get decreases. You will get part rate if your family income is between these amounts:

Children in care	Yearly family income for part benefit
1	\$36,573–\$126,793
2	\$36,573–\$131,457
3	\$36,573–\$148,452 (+ \$28,028 for each extra child in care)

EXCEEDING THE INCOME THRESHOLD

From 1 July 2008, families with income above the income limits will no longer receive the minimum rate of CCB. They will be assessed as zero rate CCB. This will enable families to continue to receive the Child Care Tax Rebate.

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. However you cannot claim CCB through the tax system.

For **Approved Care** you can have your CCB paid in one of two ways:

- **Direct to the child care service** – if you use approved care, your child care fees are reduced directly by the amount of your CCB. This means you pay lower fees. By doing this you will only have to pay the service the difference between the full fee and the amount of your CCB (ie the gap fee); or
- **As a lump sum payment** – If you would like to claim your CCB as a lump sum from the Family Assistance Office, you can claim after the end of the financial year, once your tax return has been finalised.

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

- To claim Child Care Benefit for registered care, you will need to fill in a form (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 after the care was provided. The money will be paid into your bank or credit union account.
- Registered carers are not able to receive child care payments on behalf of families.

SPECIAL ARRANGEMENTS FOR GRANDPARENTS WHO CARE FOR THEIR GRANDCHILDREN

Grandparents who are the primary carers for their grandchildren may be exempted from the work/study/training test to receive CCB up to 50 hours per child per week of approved care.

Child Care Tax Rebate

WHO IS ELIGIBLE?

If you have children in approved child care you may be eligible for Child Care Tax Rebate (CCTR). The rebate helps families with their out of pocket child care costs, or the gap between your child care fees and the amount of Child Care Benefit (and/or JET Child Care Fee Assistance) you receive.

You and your partner must meet the CCB work/training/study test to receive the rebate (see pp.12–13).

HOW MUCH CAN I GET?

From 1 July 2008, you are entitled to receive up to 50 per cent of out of pocket child care costs for each child, up to \$7500 per child for 2007/08.

FOR WHAT TYPE OF CARE?

To be eligible for the CCTR, 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 TESTS

There is no income or assets test for this rebate.

HOW IS THE CHILD CARE TAX REBATE PAID?

For out of pocket expenses incurred in the 2006/07 financial year onwards, payment of the rebate will be made through the Family Assistance Office. Payments are currently made at the end of the financial year in which the costs were incurred, following lodgement of your tax return and your child care provider reporting your annual usage and your out of pocket expenses.

For out of pocket expenses incurred from 1 July 2008, the rebate can be paid quarterly. The first of these payments will be made from October 2008.

Expenses incurred during the 2005/06 financial year and earlier are claimed through the Australian Tax Office.

Assistance for Isolated Children

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 \$8,694 per year. This is made up of a Basic part that is not means tested, of \$6530 and an Additional part that is means tested, of \$2,164. See below.
- Second Home Allowance (limited to a maximum of 3 students) is \$189.73 per fortnight per student.

- Distance Education Allowance is \$3,265 per year for a primary or secondary school aged child.
- Pension Education Supplement for students under 21 years who receive a Disability Support Pension or Parenting Payment (single) and who are studying (below secondary level) of \$62.40 per fortnight.

INCOME TEST

- There is no income test on Basic Boarding Allowance, Distance Education Allowance or Second Home Allowance.
- Additional Boarding Allowance reduces by \$1 for each whole \$4 of parental income over \$31,400. Once adjusted parental income exceeds \$40,055 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 132318.

- 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're 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're 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.

Additional payments and services

Pharmaceutical Allowance

WHO QUALIFIES?

Pharmaceutical Allowance is automatically paid to families who are receiving an income support pension, or a long-term allowance recipient, and is intended to offset the charge made for prescriptions for drugs on the Pharmaceutical Benefits Scheme or 'free list'.

You may qualify for Pharmaceutical Allowance if you are receiving:

- a social security/Department of Veterans Affairs pension;
- Mature Age Allowance;
- Sickness Allowance;
- Newstart Allowance or Widow Allowance during a period of temporary illness; or
- Newstart Allowance, Partner Allowance, Parenting Payment, Widow Allowance or Special Benefit (when you have turned 60 and have been receiving income support payment continuously for at least 9 months).

RATE

Single pension recipients receive \$5.80 per fortnight in Pharmaceutical Allowance. Each member of a pensioner couple receive \$2.90 per fortnight each in Pharmaceutical Allowance (e.g. in couples where both partners are pensioners they will receive \$5.80 combined, but in couples where only one partner is a pensioner they will receive \$2.90).

THE SAFETY NET SCHEME

A single person or couple (combined) who receive the Pharmaceutical Allowance can receive free prescription items if they have spent more than \$290 on medicines in the current calendar year.

This arrangement requires a person or couple who receives Pharmaceutical Allowance to keep a record of their prescriptions.

Pensioners (single or couple combined) who purchase 58 prescriptions in a calendar year, receive any further prescriptions free for the rest of the year.

The safety net threshold will increase to 60 contributions in 2009.

If you have purchased more than 14 prescriptions in a three-month period, you may be eligible for an advance payment of Pharmaceutical Allowance.

The safety net 20 days rule also means that for certain specified PBS medicines a resupply within 20 days of a previous supply will fall outside of safety net benefits.

For persons not receiving Pharmaceutical Allowance, they can receive PBS prescriptions at the concessional co-payment rate one they spend \$1,141.80 in the current calendar year.

Ask at your local Centrelink office or phone the Teleservice on 13 23 00 for more information about your entitlements under the safety net scheme.

Pensioner Education Supplement

WHO QUALIFIES FOR THE PAYMENT?

Pensioners who study may be eligible for up to an additional \$62.40 a fortnight supplement for full-time study and \$31.20 for part-time study.

This payment is intended to help with the costs of studying.

As, from 1 July 2006 sole parents who go on to Newstart Allowance instead of the pension will not be able to get this payment.

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);
- service 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 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 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 the Family Assistance Office or by ringing 136 150. 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	\$129.36
Single, 3 or more children	\$146.30
Couple, 1 or 2 children	\$129.36
Couple, 3 or more children	\$146.30

Rent threshold to qualify for payment	Amount per fortnight
Single, 1 or 2 children	\$128.94
Single, 3 or more children	\$128.94
Couple, 1 or 2 children	\$190.82
Couple, 3 or more children	\$190.82

Minimum rent to get maximum payment	Amount per fortnight
Single, 1 or 2 children	\$301.42
Single, 3 or more children	\$324.01
Couple, 1 or 2 children	\$363.30
Couple, 3 or more children	\$385.89

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?

People with a disability who are undertaking voluntary work for a community, charitable or welfare organisation may also qualify for 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 residence details as soon as possible.

You may qualify for a higher rate of Mobility Allowance if you are receiving Newstart Allowance, Youth Allowance or the Disability Support Pension and are working 15 hours a week at or above the minimum wage or looking for such work under an agreement with an employment service provider.

RATE

The basis rate of Mobility Allowance is of \$75.90 a fortnight and is not taxable. A lump sum advance equal to 6 months mobility allowance can be claimed once a year.

The higher rate of Mobility Allowance is \$106.20 a fortnight.

Bereavement Payment

Bereavement payment provides temporary financial help after the death of a partner.

WHO QUALIFIES?

Eligibility for any bereavement payment is automatically assessed when you advise Centrelink of the death.

RATE

When a pensioner suffers the death of their pensioner partner, they may receive a lump sum bereavement payment of up to fourteen weeks (or seven payments) the difference between the combined married rate the couple were paid and the single rate the survivor will be paid.

Carer Payment recipients continue to be eligible for a payment for seven paydays after the death of the person they were caring for.

Telephone Allowance**WHO QUALIFIES FOR THE PAYMENT?**

You may qualify if you hold a Pensioner Concession Card (and from September 2001 a Commonwealth Seniors Health Card) and have a telephone connected in your own name or your partner's name.

RATE

Telephone Allowance is a non-taxable payment of \$23.00 paid every three months to qualified income support or Commonwealth Seniors' Health Card holders. In line with the Government's election commitment, from 20 March 2008, if you have an internet connection, quarterly payments of your Telephone Allowance increased by \$11. If the telephone is in joint names the amount payable is split between you.

An amount equal to the annual rental charge for one telephone service for certain World War I veterans is also payable.

Telephone Allowance is paid on the first pension payday on or after 1 January, 20 March, 1 July and 20 September each year. The Telephone Allowance is non-taxable.

Remote Area Allowance

The purpose of remote area allowance is to provide assistance to people receiving Centrelink payments who live in remote areas.

WHO QUALIFIES?

You may qualify if you receive a social security/DVA pension, allowance or benefit and live in a 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. There is no income or assets test for this Allowance. Check with Centrelink if you think you might be eligible.

Utilities Allowance

As of September 2008 the Utilities Allowance is now \$514 paid quarterly, up from the previous \$107.20 per year.

As of 20 March 2008, the Utilities Allowance has also been extended to recipients of Carer Payment, Disability Support Pension, Bereavement Allowance, Wife Pension and Widow B Pension.

Concession Cards

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

If you have a Pensioner Concession Card you may be eligible for concessions on core costs such as energy, municipal and water rates, public transport and motor vehicle charges. All Pensioner Concession Card holders receive the following concessions:

- Items under the Pharmaceutical Benefits Scheme for \$5.00.
- Free hearing aids and discounted maintenance services at an annual fee of \$30 provided by Australian Hearing Services.
- In your local area, you may be entitled to further concessions.

IF YOU ARE ON A LOW INCOME

A Health Care Card entitles the holder to a range of concessions and assistance with medical expenses. These concessions can include state-based health, household, educational, recreational and some transport concessions. Concessions vary widely from state to state.

TO QUALIFY

Your average weekly income over the previous 8 weeks must be less than:

- \$435.00 for a single person;
- \$725.00 for a couple (combined);
- \$759.00 for a single or couple with a child (+\$34.00 for each extra child).

TO RETAIN

In between re-issue of the card your average weekly income over 8 weeks cannot exceed:

- \$543.75 for a single person;
- \$906.25 for a couple (combined);
- \$948.75 for a single or couple with a child (+\$42.50 for each extra child).

TO REGAIN

If your average weekly income over an 8 week period rises above the retention levels above and you cease to be entitled to the card, you can only regain the card when your income falls below the qualifying levels above.

Jobs, Education & Training Child Care Fee Assistance Program (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 '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 activity agreement
- 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 6150 between 8.00am and 8.00pm Monday to Friday or visit the Family Assistance Office at www.familyassist.gov.au

\$500 Advance Payment

Many families find it difficult to meet unexpected living expenses such as fridge, car or house repairs or other emergency expenses. The advance payment of up to \$500 has helped people to meet these expenses.

The advance payment was helpful to families who had young people studying or who needed to buy new clothes or materials for work.

However, the Government recently limited the number of advances to just one a year, even if you had paid back the first loan in the prescribed 26 week period (13 fortnights).

Contact Centrelink or the Family Assistance office if you would like to receive an advance payment.

Financial Information Service

WHO QUALIFIES FOR THE SERVICE?

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

WHAT ARE THE BENEFITS?

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

Information provided by FIS officers is intended to give you an idea of the financial options that may be open to you and of the general principles you will need to take into account when making investment decisions. FIS officers cannot however, recommend or give you an opinion on a particular investment or investment type; nor can they make financial decisions for you.

Call Centrelink to make an appointment to see a FIS officer.

Tables

Maximum rates of payment

Most social security payments increase in March and September each year in line with inflation (as measured by the Consumer Price Index). Family Tax Benefit is indexed only once a year in July.

Name of payment	Maximum amount each fortnight
Parenting Payment	
Single parent	\$562.10
Partnered parent	\$405.40
Pharmaceutical Allowance	
Single person	\$5.80
Couple (combined)	\$5.80
Couple (only one partner a pensioner)	\$2.90
Rent Assistance	
Single person, 1 or 2 children	\$129.36
Single person, 3 or more children	\$146.30
Couple, 1 or 2 children (combined)	\$129.36
Couple, 3 or more children (combined)	\$146.30

Single parenting payment income test*

* Includes Pharmaceutical Allowance (of \$5.80 p/f) – thresholds may be higher if Rent Assistance is payable.

Fortnightly income	Fortnightly payment			
	1 child	2 children	3 children	4 children
\$ 162.60	\$552.60	\$552.60	\$552.60	\$552.60
\$ 175.00	\$547.64	\$552.60	\$552.60	\$552.60
\$ 200.00	\$537.64	\$547.48	\$552.60	\$552.60
\$ 225.00	\$527.64	\$537.48	\$547.32	\$552.60
\$ 250.00	\$517.64	\$527.48	\$537.32	\$547.16
\$ 275.00	\$507.64	\$517.48	\$527.32	\$537.16
\$ 300.00	\$497.64	\$507.48	\$517.32	\$527.16
\$ 325.00	\$487.64	\$497.48	\$507.32	\$517.16
\$ 350.00	\$477.64	\$487.48	\$497.32	\$507.16
\$ 375.00	\$467.64	\$477.48	\$487.32	\$497.16
\$ 425.00	\$447.64	\$457.48	\$467.32	\$477.16
\$ 475.00	\$427.64	\$437.48	\$447.32	\$457.16
\$ 525.00	\$407.64	\$417.48	\$427.32	\$437.16
\$ 575.00	\$387.64	\$397.48	\$407.32	\$417.16
\$ 625.00	\$367.64	\$377.48	\$387.32	\$397.16
\$ 675.00	\$347.64	\$357.48	\$367.32	\$377.16
\$ 725.00	\$327.64	\$337.48	\$347.32	\$357.16
\$ 775.00	\$307.64	\$317.48	\$327.32	\$337.16
\$ 825.00	\$287.64	\$297.48	\$307.32	\$317.16
\$ 875.00	\$267.64	\$277.48	\$287.32	\$297.16
\$ 925.00	\$247.64	\$257.48	\$267.32	\$277.16
\$ 975.00	\$227.64	\$237.48	\$247.32	\$257.16
\$1,025.00	\$207.64	\$217.48	\$227.32	\$237.16
\$1,075.00	\$187.64	\$197.48	\$207.32	\$217.16
\$1,125.00	\$167.64	\$177.48	\$187.32	\$197.16
\$1,175.00	\$147.64	\$157.48	\$167.32	\$177.16
\$1,225.00	\$127.64	\$137.48	\$147.32	\$157.16
\$1,275.00	\$107.64	\$117.48	\$127.32	\$137.16
\$1,325.00	\$ 87.64	\$ 97.48	\$107.32	\$117.16
\$1,375.00	\$ 67.64	\$ 77.48	\$ 87.32	\$ 97.16
\$1,425.00	\$ 47.64	\$ 57.48	\$ 67.32	\$ 77.16
\$1,475.00	\$ 27.64	\$ 37.48	\$ 47.32	\$ 57.16
\$1,525.00	\$ 7.64	\$ 17.48	\$ 27.32	\$ 37.16
\$1,544.10	\$ 0.00	\$ 9.84	\$ 19.68	\$ 29.52
\$1,568.70		\$ 0.00	\$ 9.84	\$ 19.68
\$1,593.30			\$ 0.00	\$ 9.84
\$1,617.90				\$ 0.00

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.

**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 Gavin Marshall

SENATOR FOR VICTORIA

376 Victoria Street

North Melbourne VIC 3051

T: 03 9348 9699

F: 03 9348 9837

E: senator.marshall@aph.gov.au