

Information you need to know about your claim for

Austudy

(Students/Australian Apprentices)

Full-time Students/Australian Apprentices aged 25 years or over

Youth Allowance

(Students/Australian Apprentices)

Full-time Students/Australian Apprentices between 16 and 24 years

Youth Allowance

(Looking for Work/Part-time student aged under 21 years)

Note: Some people who are working part-time may be considered to be job seekers for the purposes of Youth Allowance.

Definition of a partner

For Centrelink purposes a person is considered to be **your partner** if you and the person are living together, or usually live together, and are:

- married, **or**
- in a registered relationship (opposite-sex or same-sex), **or**
- in a de facto relationship (opposite-sex or same-sex).

Centrelink considers a person to be in a de facto relationship from the time they commence living with another person as a member of a couple.

Centrelink recognises all couples, opposite-sex and same-sex.

For more information

Go to our website at www.centrelink.gov.au or call us on **13 2490** for Youth and Students, **13 3633** for Australian Apprentices, **13 2850** for Job Seekers or visit your local Centrelink Customer Service Centre.

To speak to Centrelink in languages other than English, call us on **13 1202**.

Note: Calls from your home phone to Centrelink 13 numbers 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 to 1800 numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

If you have a hearing or speech impairment

TTY service Freecall™ **1800 810 586**. A TTY phone is required to use this service.

Interpreters and translations

If you need an **interpreter** or **translation** of any documents for Centrelink business, we can arrange this for you free of charge.

Please keep this Information Booklet for your information.

Information in other languages

Arabic

لكي تتحدث إلى Centrelink باللغة العربية اتصل على الرقم **13 1202** * يمكنك العثور على معلومات بلغتك على الموقع www.centrelink.gov.au * تتفاوت رسوم الاتصال بـ Centrelink على الأرقام التي تبدأ بـ "13" من هاتف منزلك تبعاً لموفر خدمة هاتفك. أما الاتصال على الأرقام التي تبدأ بـ "1800" من هاتف منزلك فهي مجانية. ويتم احتساب رسوم أعلى على المكالمات المجرة من الهواتف العامة والهواتف المحمولة.

Burmese

Centrelink ကို မြန်မာဘာသာဖြင့်ပြောလိုပါက **13 1202** * ကိုဆက်သွယ်ပါ။ သိကောင်းစရာအချက်အလက်များကို သင့်ဘာသာစကားဖြင့် www.centrelink.gov.au ရှိ ဝက်ဘ်ဆိုက် တွင် တွေ့နိုင်ပါသည်။ * နံပါတ် "13" ဖြင့်စသည့် Centrelink ဖုန်းနံပါတ်များကိုဆက်သွယ်ရာတွင် သင့်အဖို့ အခမဲ့ဆက်ခံမှုများသည် သင့်တယ်လီဖုန်း ဝန်ဆောင်မှု ပေးသောကုမ္ပဏီ၏ မူတည်ပြီး ဈေးနှုန်း ကွာခြားပါသည်။ သင့် အိမ်ဖုန်း မှ "1800" ဖြင့်စသည့် ဖုန်းနံပါတ်များကို ဆက်သွယ် အခမဲ့ဆက်ခံနိုင်ပါသည်။ အများပြည်သူသုံးဖုန်းနှင့် ဗိုလ်တိုင်းဖုန်းများမှ ဆက်သွယ် ဆက်ခံ ပိုပြီးချေးငြိမ်းပါသည်။

Chinese

如果你希望使用中文聯絡 Centrelink，請撥打電話 **13 1202** *。你同時能夠在 www.centrelink.gov.au 網站上找到各類中文資訊。 * 如果你使用家中的電話聯絡 Centrelink，撥打 "13" 開頭的電話號碼的收費因不同電話服務公司而有所不同，"1800" 開頭的號碼為免費電話。使用公共電話或移動電話致電收費較高。

Dari

برای صحبت کردن با Centrelink به لسان دری، لطفاً به تلفون شماره **13 1202** * زنگ بزنید. معلومات به لسان خود تان در وب سایت www.centrelink.gov.au موجود میباشد. * مصارف زنگ زدن از تلفون های خانه به شماره های "13" Centrelink نظر به کمی تلفون شما فرق میکند. زنگ زدن به شماره های "1800" از تلفون های خانه رایگان میباشد. زنگ زدن از تلفون های عامه و موبایل برایتان قیمت تر تمام میشود.

Farsi

برای اینکه با Centrelink به زبان فارسی صحبت کنید به شماره **13 1202** * تلفن بزنید. اطلاعات به زبان خودتان را می‌توانید در وب سایت www.centrelink.gov.au بیابید. * هزینه تلفن زدن از تلفن منزلتان به شماره‌های Centrelink که با "13" شروع می‌شوند بسته به شرکت تلفنی که خدمات شما را تامین می‌کند فرق می‌کند. تلفن زدن از تلفن منزلتان به شماره‌هایی که با "1800" شروع می‌شوند رایگان است. تلفن زدن از تلفنهای عمومی و تلفنهای همراه منضمول هزینه بیشتری است.

Greek

Για να μιλήσετε στο Centrelink στα Ελληνικά, τηλεφωνήστε στο **13 1202** *. Μπορείτε να βρείτε πληροφορίες στη γλώσσα σας από τον ιστοχώρο στο www.centrelink.gov.au * Οι χρεώσεις για κλήσεις από το τηλέφωνο του σπιτιού σας σε αριθμούς του Centrelink που αρχίζουν από "13" ποικίλλουν ανάλογα με τον παροχέα τηλεφωνικών υπηρεσιών σας. Οι κλήσεις από το τηλέφωνο του σπιτιού σας σε αριθμούς που αρχίζουν από "1800" είναι δωρεάν. Οι κλήσεις από δημόσια και κινητά τηλέφωνα χρεώνονται σε υψηλότερη τιμή.

Italian

Per comunicare con Centrelink in italiano, chiamate il numero **13 1202** *. Potete trovare informazioni nella vostra lingua sul sito web www.centrelink.gov.au * Il costo delle chiamate dai numeri fissi ai numeri "13" di Centrelink varia a seconda del vostro gestore telefonico. Le chiamate dai numeri fissi ai numeri "1800" sono gratuite. Le chiamate dai telefoni pubblici e dai cellulari sono soggette a una tariffa più alta.

Khmer

ដើម្បីនិយាយCentrelinkជាភាសាខ្មែរ សូមទូរស័ព្ទទៅលេខ **13 1202** *។ លោកអ្នកអាចរកមើលព័ត៌មានជាភាសាខ្មែរតាមវេបសាយ www.centrelink.gov.au * តម្លៃទូរស័ព្ទពីផ្ទះរបស់លោកអ្នកទៅលេខ "13" របស់ Centrelink គឺប្រែប្រួលទៅតាមក្រុមហ៊ុនផលសេវាទូរស័ព្ទ។ ការវាយទូរស័ព្ទទៅលេខ "1800" ពីផ្ទះរបស់លោកអ្នកគឺឥតមិនមានគិតលម្អូលឡើយ។ ការវាយទូរស័ព្ទពីចន្លប់ទូរស័ព្ទសាធារណៈនិងទូរស័ព្ទដៃគឺត្រូវបង់ថ្លៃយ៉ាងខ្ពស់។

Samoa

A talanoa i le Centrelink i le gagana Samoa, telefoni **13 1202** *. O faamatalaga i lau gagana e mafai ona maua i luga o le uepesaite o le www.centrelink.gov.au * O totagi o telefoni i le Centrelink numera "13" mai le telefoni o lou fale e eseese e faalagolago i le kamupani telefoni o faia le auuaunaga. O telefoni i numera "1800" mai lou fale e leai se totagi. O telefoni mai pusa telefoni ma telefoni feavea'i e fai si maualuga o totagi.

Serbian

Да бисте разговарали са Centrelink-ом на српском, назовите **13 1202** *. Информације на вашем језику можете да нађете на вебсајту на www.centrelink.gov.au * Цена телефонског разговора са Centrelink-ом на број који почиње са "13" ако зовете са кућног телефона зависи од ваше телефонске компаније. Позиви на бројеве који почињу са "1800" са вашег кућног телефона су бесплатни. Позиви са јавних и мобилних телефона се наплаћују по вишој тарифи.

Spanish

Para hablar a Centrelink en español, llame al **13 1202** *. Encontrará información en español en el sitio Web www.centrelink.gov.au * El precio de las llamadas desde el teléfono de su casa a los números de Centrelink con característica "13" depende de la compañía telefónica que presta el servicio a su domicilio. Las llamadas desde el teléfono de su casa a los números con característica "1800" son gratuitas. Las llamadas efectuadas desde teléfonos públicos y celulares se cobran a una tarifa más elevada.

Turkish

Centrelink ile Türkçe dilinde konuşmak için **13 1202** * nolu telefonu arayınız. İnternette kendi dilinizdeki bilgileri www.centrelink.gov.au sitesinde bulabilirsiniz. * Ev telefonunuzdan Centrelink'in "13" ile başlayan telefon numaralarına yaptığınız aramaların ücreti, bağlı olduğunuz telefon şirketine göre değişebilir. Ev telefonunuzdan "1800"lü numaralara yaptığınız aramalar ücretsizdir. Umumi telefonlar ile cep telefonlarından yapılan aramalara daha yüksek bir tarife uygulanmaktadır.

Vietnamese

Muốn nói chuyện với Centrelink bằng tiếng Việt, xin gọi số **13 1202** *. Quý vị có thể tìm thấy thông tin bằng ngôn ngữ của mình tại trang mạng www.centrelink.gov.au * Cuộc điện thoại gọi từ điện thoại nhà đến số điện thoại bắt đầu bằng số "13" của Centrelink thay đổi tùy theo công ty điện thoại của quý vị. Các cuộc gọi đến số điện thoại bắt đầu bằng số "1800" từ điện thoại nhà được miễn phí. Gọi bằng điện thoại công cộng và điện thoại di động phải trả mức giá cao hơn.

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Austudy (Students and Australian Apprentices)

You may get **Austudy** if:

- you are a full-time student aged 25 or over and undertaking an approved course at an approved institution, **or**
- you are a full-time Australian Apprentice, **and**
- your (and/or your partner's) income and assets are below a certain amount, **and**
- you are an Australian resident, in Australia and not subject to the 2 year newly arrived residents waiting period.

The amount of Austudy you get depends on whether you are single, have a partner and/or child(ren), and how much you (and your partner) earn. It also depends on whether you are a long-term income support student.

Youth Allowance (Students, Australian Apprentices and Job Seekers)

New claimants of Youth Allowance (job seeker) under 21 years who do not have a Year 12 certificate or an equivalent (Certificate II) qualification will generally be required to train or study towards achieving that qualification level. Exemptions from the requirement to study or train will be available where a person's circumstances make study or training unreasonable.

The amount of Youth Allowance you get depends on whether you are single, have a partner and/or child(ren), and how much you and your partner earn. It also depends on whether you are a long-term income support student.

Minimum age – Youth Allowance

The minimum age to claim Youth Allowance is 16 years. People who are 15 may be eligible for Youth Allowance if:

- they are over the school leaving age in their state or territory, **and**
- they are considered independent by Centrelink for Youth Allowance purposes.

If you are a full-time secondary student living at home, the minimum age is 18 years.

Special rules for under 18 year olds

If you are under 18 years and have not completed year 12 (or equivalent), you can only qualify for Youth Allowance if you:

- are in full-time study or training in a post-secondary course, **or**
- have a disability which prevents you from studying a post-secondary course full-time and you are studying a post-secondary course part-time, **or**
- agree to enter an Employment Pathway Plan, **or**
- are a full-time Australian Apprentice, **or**
- are the principal carer of a dependent child(ren).

If you are temporarily unable to study or train because of an illness, or for certain other reasons, you may be granted a short-term exemption from this requirement for up to 13 weeks.

Maximum age – Youth Allowance

The maximum age for Youth Allowance is:

- 25 years for full-time **students or Australian Apprentices**
Note: Full-time students and Australian Apprentices who were in receipt of Youth Allowance immediately before turning 25 and who intend to continue studying the same course or intend to complete the same apprenticeship or traineeship, may continue to receive Youth Allowance while completing their course or apprenticeship.
- 21 years for **job seekers** (including part-time students who are not eligible for Youth Allowance as a student).

To get Youth Allowance you must:

- be an Australian resident, **and**
- be in Australia when you lodge your claim, **and**
- be unemployed, actively seeking and willing to undertake suitable paid work, or if appropriate undertaking suitable study or training, and be prepared to enter into and comply with the terms of an Employment Pathway Plan to fulfil the Activity Test, **or**
- be participating in a full-time Australian Apprenticeship, **or**
- be studying or intending to study in an approved course in an approved institution, **or**

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- have a temporary illness or other reason which currently prevents you looking for work or studying, but you will commence looking for work or studying once you are able
- meet income and assets tests, including a parental means test, or a partner income test (if applicable).

In addition:

- you must NOT be working full-time or substantially involved in a business
- you must NOT be in prison, a remand centre or similar place, **and**
- if you are under a detention order, you must satisfy the Activity Test.

Relocation Scholarship

The Relocation Scholarship provides assistance to eligible full-time Youth Allowance students at a higher education institution who are enrolled in a higher education or preparatory course and who need to live away from home to study. It is a lump sum payment paid each year to help with the costs of living away from home. It is not payable to students enrolled in a Vocational Education Training (VET) course.

To qualify for this payment you must:

- be a dependent person who has to live away from home to study, **or**
- be independent for reasons other than age, work history or through being a member of a couple.

From 1 January 2012, the Relocation Scholarship will provide more assistance in the second and third years of living away from home to study for dependent higher education students whose parental home is in a regional area. A regional area is one that is classified as Inner Regional, Outer Regional, Remote or Very Remote under the Australian Standard Geographical Classification (ASGC).

Independent students who qualify for the Relocation Scholarship will receive more assistance in the second and third years of living away from home to study if they resided in a regional area six months prior to starting their course. This applies even if they have not moved since then. These students will be asked in the form about the residential address they resided at 6 months before commencing their study.

Example: *Ian lives in Sydney and will be doing full time study at the University of New South Wales in February 2012. He moved to Sydney from Newcastle where he had been living for 9 months, to be closer to the university. As his address 6 months prior to commencing the course was 1 Middle Street, Newcastle NSW 2300, he provides this address when asked in his Youth Allowance claim about where he lived at that time.*

Note: This scholarship is not payable if:

- you do not continue full-time study for at least 35 days after qualifying for the scholarship, **or**
- you also receive, or qualify for, any type of Commonwealth Accommodation Scholarship, such as an Indigenous Commonwealth Accommodation Scholarship (ICAS), **or**
- you also receive a Relocation Scholarship paid by the Department of Veterans' Affairs.

Student Start-up Scholarship

The Student Start-up Scholarship provides assistance to eligible full-time Youth Allowance and Austudy students at a higher education institution who are enrolled in a higher education or preparatory course. It is generally paid at the beginning of each semester to help with the up-front costs of studying, such as textbooks and specialised equipment. It is not payable to students enrolled in a Vocational Education Training (VET) course.

Note: This scholarship is not payable if:

- you do not continue full-time study for at least 35 days after qualifying for the scholarship, **or**
- you also receive, or qualify for, any type of Commonwealth Education Costs Scholarship, such as an Indigenous Commonwealth Education Costs Scholarship (ICECS), **or**
- you also receive a Student Start-up Scholarship paid by the Department of Veterans' Affairs.

Payments other than Austudy and Youth Allowance

If you are 21 years or over and looking for work (and NOT studying full-time) you should claim Newstart Allowance instead of Youth Allowance.

If you are 16–22 years and **NOT** eligible for Youth Allowance, or are only entitled to a low rate of Youth Allowance, your parent/guardian may be eligible for Family Tax Benefit. To see which payment best suits your family's circumstances, please use the Family Assistance – Youth Allowance Comparison Estimator, located on the Centrelink website, www.centrelink.gov.au

If you have a dependent child, you (or your partner) may be eligible for Parenting Payment and Family Tax Benefit.

If you are of Aboriginal or Torres Strait Islander descent and either studying full-time or undertaking a full-time Australian Apprenticeship, you may be entitled to claim ABSTUDY instead of Austudy or Youth Allowance. For more information about ABSTUDY, call us on **13 2317**.

Note: If your course does not start until a date in the future, you should also consider claiming Newstart Allowance or Youth Allowance as a job seeker in the interim. In most cases, payments for Austudy and Youth Allowance as a full-time student cannot commence until your course starts. If you are not sure about whether you should claim an interim payment, call us on **13 2490**.

Paying tax (Austudy and Youth Allowance)

Youth Allowance and Austudy are taxable payments. However, Centrelink will not withhold tax from your payments unless you ask us to.

If your only income during the financial year is Austudy or Youth Allowance, there are tax offsets to ensure that you do not have to pay tax.

However, if you have other income during the financial year, you may need to pay tax. You can ask Centrelink to withhold tax from your payments.

If you are not sure how much tax to have taken out of your payment, contact the Australian Taxation Office or a qualified accountant for advice.

Austudy/Youth Allowance – Students

Study rules

Full-time study

For **secondary students**, the only circumstances regarded as constituting full-time study (where full-time study is a set amount of work accepted by the school as being full-time for any given period) are:

- attending full-time at a secondary school, **or**
- enrolled in and studying at least 75 per cent of the normal full-time study load at an institution other than a secondary school or by correspondence/distance education.

Students undertaking competency based training/open learning courses will have varied weekly hours and the institution is best placed to determine the study load the student is undertaking during a period.

For **tertiary students**, full-time study is defined as at least 3/4 of the standard full-time load. The standard full-time load differs depending on whether the course is a Commonwealth supported course (previously known as a HECS course) or a fee-paying course.

For a Commonwealth supported course, full-time load is measured against the standard student study load for the course. A student is considered full-time for the period that they are undertaking study when:

- the institution's normal period of enrolment is a year or equivalent period (whether the units being undertaken are trimester or semester based or annual) and they maintain an aggregate Equivalent Full Time Study Load (EFTSL) of 75 per cent of a normal amount of full-time study for their course over the year (eg. 0.75 for a full year), **or**
- they are enrolled on a trimester or semester basis and they maintain an aggregate EFTSL of at least 75 per cent of a normal amount of full-time study for their course over the trimester or semester (eg. 0.375 for a semester).

For a fee-paying course (or non-Commonwealth supported courses), a student is considered full-time if:

- the institution classifies their course as full-time and they are doing at least 3/4 of the full-time load, **or**
- they are undertaking an amount of study equivalent to at least 3/4 of the average amount required to complete the course in the minimum time, **or**
- if neither of the first or second conditions apply, they undertake at least 15 hours face-to-face study in a week (this may be a combination of lectures and formal consultations with course supervisors).

Concessional study loads (Austudy and Youth Allowance)

Secondary and tertiary students who are studying at least 2/3 of the normal full-time workload may still meet the requirements to be paid Youth Allowance or Austudy as a full-time student if their study load has been

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reduced because of:

- the institution's normal requirements, for example, timetable clashes, subject prerequisites have not been satisfied because of failure or other reasons, subject stopped or over-enrolled, or reduced study load needed to complete the course, **or**
- a specific direction in writing from the academic registrar or equivalent officer, **or**
- a recommendation in writing from the academic registrar or equivalent officer for academic or vocational reasons, regardless of whether or not a reason is given with the recommendation.

Concessional study load for customers with a disability (Austudy only)

Customers who have a substantial physical, psychiatric or intellectual disability and are therefore NOT capable of full-time study or of completing a course in the minimum time allowed for other students may still get Austudy if they are undertaking at least 25 per cent of the normal full-time study load for the course. This includes studying a course offered on a part-time basis where the study load is at least 25 per cent or more of a comparable full-time course.

For more information about concessional study loads, call us on **13 2490**.

Proof of student status

Proof of enrolment will be required only if requested by a Centrelink Customer Service Adviser.

Approved courses

To get Austudy or Youth Allowance as a student, you must be undertaking an approved course of study at an approved institution. The relevant Federal Education Minister has the authority to approve courses and institutions for this purpose.

- Approved secondary courses include:
 - an accredited secondary course through a secondary school or TAFE institution, higher education institution or special school
 - English as a Second Language courses
 - preparatory courses for tertiary education
 - some Language, Literacy and Numeracy courses.
- Approved tertiary courses include:
 - Statement of Attainment and other accredited training programs
 - tertiary level Open Learning courses
 - Certificate and Advanced Certificate courses
 - Diploma and Advanced Diploma courses
 - Undergraduate Bachelor Degree courses and Honours years
 - Graduate Certificate, Graduate Diploma and Degree courses
 - Masters qualifying courses, **or**
 - Professionally oriented Masters by coursework programs where approved by the relevant Federal Education Minister.

Doctorate level studies and Masters by research courses are NOT approved for Austudy and Youth Allowance.

A customer who has already completed a Masters or Doctorate degree, whether in or outside Australia, is not eligible for assistance under Austudy.

If you are under 21 years, you may get Youth Allowance while you are doing non-approved study. However, you will need to establish that the study will improve your work prospects and you will need to enter into an Employment Pathway Plan.

Allowable time rules – Youth Allowance

Full-time students must be making satisfactory progress with their studies in order to satisfy the Activity Test for their payment.

Students cannot get Youth Allowance for more than 2 attempts at Year 12 unless they can establish that a previous attempt failed as a result of circumstances beyond their control.

Tertiary students need to complete their course in an allowable period of time that is based on the minimum time it normally takes to complete the course.

For Youth Allowance:

If the normal length of the course is	then the allowable time is
1 year or less	up to twice the course duration
more than 1 year AND at least 1 subject in the current year is a year long subject	the minimum time for that course plus 1 year
more than 1 year AND there are NO year-long subjects	the minimum time for that course plus 1 semester

If you cannot complete the course within the allowable time limit and you have been affected by circumstances beyond your control, you may be considered to be making satisfactory progress, depending on your situation.

If you do not complete the course within these time limits (and you have not been affected by circumstances beyond your control), are under 21 years, wish to continue with full-time study and Centrelink agrees to you undertaking this activity, you will be required to enter into an Employment Pathway Plan.

However, you will not be regarded as a full-time student for Youth Allowance purposes and you will not receive the associated benefits of a full-time student such as eligibility for the Student Income Bank.

Study at the same level/additional full-time course – Youth Allowance only

If a Youth Allowance customer has not completed their first course, they may be able to do a second course at the same level as part of an Activity Agreement. This means they will have to complete the second course within the allowable time for that course unless they are affected by special circumstances beyond their control. The student's allowable time may be extended if they have been affected by circumstances beyond their control.

If previous study was successfully completed, no Activity Agreement is required for additional courses at the same level. There is no limit on the number of courses a Youth Allowance customer can undertake at the same level, as long as they successfully complete previous courses.

Progress rules – Austudy

Full-time students must be making satisfactory progress with their studies in order to satisfy the Activity Test for their payment.

Students cannot get Austudy for more than 2 attempts at Year 12 unless they can establish that a previous attempt failed as a result of circumstances beyond their control.

The progress of **tertiary students** is measured against the allowable time, which is based on the minimum amount of time it would normally take to complete a course by full-time study.

Allowable time for Austudy is based on the minimum time for the course **currently** being studied.

For Austudy:

If the normal length of the course is	then the allowable time is
1 year or less	the minimum time for that course
more than 1 year AND at least 1 subject in the current year is a year long subject	the minimum time for that course plus 1 year
more than 1 year AND all subjects are semester-based	the minimum time for that course plus half a year

Honours study extends the minimum time for completing a course by 1 year.

Previous part-time study is taken into account on a pro-rata basis.

Time allowed for completing a self-paced course is the same as would be allowed for completing the course by conventional full-time study.

Previous study at the same level – Austudy

Previous tertiary study undertaken at the same level is taken into account in measuring allowable time for Austudy, unless an exception applies. Exceptions include:

- situations where a student failed a year or part of a year because of illness or circumstances beyond their control
- time spent studying in a course that has been permanently discontinued because of circumstances beyond the customer's control
- time spent studying in a course which was not approved for a social security payment or earlier student income support scheme
- time spent studying in a course which is a normal prerequisite for the course in which they are enrolled or intend to enrol
- time spent studying in a TAFE course, whether it was completed or not, if the normal length of the course is 1 year or less
- time spent studying in a course more than 10 years ago (unless the course has since been completed)
- time spent studying in a course at a foreign institution
- time spent studying in a subject from which the student withdrew, if the institution did not record the withdrawal from the subject as a failure
- certain other situations – contact Centrelink for more information.

Students with disabilities – Austudy only

Austudy students who have a 25 per cent study load concession due to a disability are allowed twice the minimum time of the course to complete their course.

In certain cases, Centrelink may extend the allowable time for these customers to up to 4 times the minimum time.

External study – Youth Allowance and Austudy

External students are strongly advised to check with Centrelink that their work load is full-time and complies with the Austudy/Youth Allowance study load rules.

**Activity Test
(Students)*****Your responsibilities and consequences of not meeting your obligations – students***

If you do not meet certain requirements then you may have a 'participation failure' recorded against you. This means your payment may be stopped for a period of time.

Failure to meet your requirements means you have not done what you needed to do. To prevent a non-payment period you need to:

- go to all appointments at Centrelink or tell them in advance if you cannot make it, **and**
- make alternative arrangements as soon as you are aware that you cannot attend an interview, **and**
- read all mail from Centrelink and respond to the mail that asks you to do something, **and**
- enter into an Activity Agreement without delay if you have been asked to do so and meet the terms of your Activity Agreement.

A Customer Service Adviser will contact you if you fail to comply with a participation requirement and will discuss the reason for this. You will generally be given the opportunity to avoid a financial penalty by promptly re-engaging with the requirement or in some circumstances undertake a more suitable requirement.

If you fail to re-engage with the requirement without a valid reason, despite being warned of the impacts of non-compliance, your payment will be stopped until you do re-engage. If this occurs, you will not be entitled to back payment.

If you repeatedly fail to meet your participation requirements your payments may be stopped for 8 weeks. To prevent this from happening, you need to:

- ensure you do not have 3 or more participation failures within a 12 month period, **and**
- attend all interviews that have been arranged for you, **and**
- contact to make alternative arrangements as soon as you are aware that you cannot attend an interview.

Continued

The 8 week non-payment period, for a repeated failure cannot be waived, reduced or clean-slated (although the decision to impose the penalty can be reviewed).

Centrelink specialists are available to provide support to you or your family if you are vulnerable during a non-payment period.

Talk to a Centrelink Customer Service Adviser to find out more about keeping to the rules and avoiding a participation failure.

Talking to Centrelink is the best way to avoid a participation failure. For more information on the consequences of a participation failure, contact Centrelink.

Also, talk to Centrelink if you have a reason why a participation failure should not apply to you. You have the right to an independent review – see page 31.

Income Bank (Students)

The Income Bank is available to people on Youth Allowance and Austudy who are full-time students. You can accumulate any unused part of your fortnightly income free area of \$236 per fortnight over the duration of your study up to a maximum of \$6,000. The Income Bank can then be used to offset income earned at a later date. It allows you the flexibility to earn money later without necessarily affecting your payment of Youth Allowance or Austudy.

Fares Allowance

Tertiary students who have to live away from their permanent home to study may be eligible for Fares Allowance.

Fares Allowance is paid at the rate of the least expensive practical form of public transport, even if the student actually travels by another form of transport.

Tertiary students receiving Austudy or Youth Allowance may get Fares Allowance for travel between their permanent home and their place of study to begin their course and 1 return trip at the end of the course. Tertiary students who have received Youth Allowance or Austudy for at least 6 months may also get Fares Allowance for 1 return trip during the study year. Students studying by distance education (correspondence) may receive Fares Allowance for 1 return trip a year to attend a compulsory residential component of their course.

In some instances, particularly for air fares, Centrelink may pre-book Fares Allowance travel. You should notify Centrelink at least 2 weeks before your departure to allow time for your entitlement to Fares Allowance to be assessed and for the travel to be booked.

Austudy/Youth Allowance – Australian Apprentices

Living Away from Home Allowance (Australian Apprentices)

Australian Apprentices may be eligible for a Living Away From Home Allowance (LAFHA) from the Department of Education, Employment and Workplace Relations.

You cannot get Austudy or Youth Allowance for the same period that you receive LAFHA.

The amount of Austudy or Youth Allowance you are entitled to may be more or less than the LAFHA. You should compare your entitlements under the different schemes so you can choose the one that will assist you better.

You can find out more about LAFHA at your Australian Apprenticeships Centre or go to www.australianapprenticeships.gov.au

Income Bank (Australian Apprentices)

The Income Bank is available to people on Youth Allowance and Austudy who are full-time Australian Apprentices. You can accumulate any unused part of your fortnightly income free area of \$236 per fortnight over the duration of your apprenticeship or traineeship up to a maximum of \$1,000. The Income Bank can then be used to offset income earned at a later date. It allows you the flexibility to earn money later without necessarily affecting your payment of Youth Allowance or Austudy.

Independence (Youth Allowance)

You are considered independent if:

- you are 22 years or older, **or**
- you have supported yourself in full-time paid employment by working an average of 30 hours a week for 18 months in a 2 year period in one or more jobs, **or**
- you have previously been paid as independent for Youth Allowance or ABSTUDY because:
 - you have worked to support yourself in part-time paid employment of at least 15 hours per week for at least 2 years since you last left secondary school, **or**
 - you have worked to support yourself in paid employment, earning at least 75 per cent of Wage Level A of the National Training Wage Schedule included in a modern award within an 18 month period since leaving secondary school (a period of 18 months must have elapsed since you last left secondary school), **or**
- you are under 21 years of age and a job seeker and have been assessed by Centrelink as having a partial capacity to work, **or**
- you are, or have been married or in a registered relationship, **or**
- you are living, or have previously lived, in a de facto relationship for 12 months or more, **or**
- you had been living in a de facto relationship for 6 months or more which ended due to special circumstances such as the death of your partner or domestic violence, **or**
- you have or have had a dependent child(ren), **or**
- your parent(s)/guardians(s) are unable to exercise parental responsibilities because they are in a nursing home, are mentally incapacitated, cannot be located or are in prison, **or**
- it is unreasonable for you to live at home due to:
 - extreme family breakdown, **or**
 - there is a serious risk if you continue to live in the parental home, **or**
 - you are consistently deprived of basic necessities such as food, water, clothing, power, shelter or sleep, **or**
 - your health and well-being are seriously threatened by drug or alcohol abuse, criminal or illegal activities, **or**
 - there is violence in the home, **or**
 - your parent(s)/guardian(s) being unable to provide a suitable home because they lack stable accommodation, **or**
- you are a refugee, an orphan, or are (or have been) in state care.

Orphan

A person whose natural or adoptive (legal or traditional) parents have died or are legally missing and presumed dead.

Youth Allowance customers who are independent because they are orphans may be paid from 15 years of age, unless they are under the school leaving age for the state or territory in which they reside and do not have a formal exemption from attending school. If an orphan is legally adopted by another person or family, they are no longer considered to be independent.

ABSTUDY customers who are independent because they are orphans may be paid from 15 years of age. If an orphan is legally adopted by another person or family, they are no longer considered to be independent.

State care

A person is in state care if they are not living with a parent and:

- they are in the guardianship, care or custody of a court, a Minister or an Australian Government department, state or territory, **or**
- there is a current direction from a court, Minister or department placing them in the care of another person who is not their parent, **or**
- they stopped being in state care as described above only because of their age.

Refugee

A person is not independent under this criteria if they have a parent living in Australia or are wholly or substantially dependent on someone else on a long term basis.

Youth Allowance full-time students from inner regional, outer regional, remote and very remote areas

You may also be considered independent if your family home is in an area that is inner regional, outer regional, remote or very remote according to the Australian Standard Geographical Classification, and:

- you are a full-time student, **and**
- you need to live away from your family home to study, **and**
- your parental income is less than \$150,000 in the Base Tax Year, **and**
- you have supported yourself through paid employment by:
 - earning at least 75 per cent of the Wage Level A of the National Training Wage Schedule included in a modern award (see table below) within an 18 month period since last leaving secondary school (a period of 18 months must have elapsed since you last left school), **or**
 - working in part-time paid employment of at least 15 hours per week for at least 2 years since last leaving secondary school.

Your family home is your parents' principal home. To determine whether your family home is in an area that is inner regional, outer regional, remote or very remote, go to our website at www.centrelink.gov.au or call us on **13 2490** (Youth and Students).

If period(s) of employment commenced from	The relevant training wage	75 per cent of rate which equals minimum earnings
1 July 2011 to present date	\$28,012	\$21,009
1 October 2008 to 30 June 2011	\$26,043	\$19,532
1 October 2007 to 30 September 2008	\$25,134	\$18,850

The appropriate amount is the one which applied at the time the employment commenced.

Example: *Chris completed Year 12 in December 2010. Her family home is in Bunbury, WA, an area considered to be inner regional. Chris took a gap year after secondary school and worked in part-time and casual jobs and by the end of 2011 she had earned more than \$22,000. In 2012, Chris moved to Perth to study full-time at Edith Cowan University. Chris' parents earned \$110,000 in the Base Tax Year. Chris is independent from May 2012, 18 months after leaving school, because she meets each of the requirements above.*

Away from home rate (Youth Allowance)

If you need to live away from home to undertake tertiary studies, to look for work or to undertake your Australian Apprenticeship, you may be entitled to a higher 'away from home rate' of Youth Allowance. However, if you choose to live away from home for other reasons, you will not be entitled to the higher rate. Acceptable reasons for receiving the 'away from home' rate of Youth Allowance are:

- **Difficult home conditions**
This means your ability to study at home, undertake your Australian Apprenticeship or to improve your employment opportunities is prevented or disrupted by extensive noise, overcrowding, chronic illness or lack of facilities.
- **Geographically isolated from educational institutions or employment opportunities**
This means your parental home is geographically isolated because:
 - it is more than 56km from an appropriate government school, **or**
 - it takes more than 90 minutes to travel one way by public transport from home to your:
 - post-secondary educational institution, **or**
 - your Australian apprenticeship place of employment, **or**
 - employment opportunities, **or**
 - you are the principal carer of a dependent child(ren), and it takes more than 60 minutes one hour to travel one way by public transport from home to your:
 - post-secondary educational institution, **or**
 - your Australian apprenticeship place of employment, **or**
 - employment opportunities.
- **Difficult to study or improve your work opportunities in your local area**
It may be that it is too difficult to remain living in the parental home because it is isolated from educational institutions and/or training and work opportunities.

Partner

For the purposes of Austudy and Youth Allowance, a partner is a person you are:

- married to, **or**
- in a registered relationship (opposite-sex or same-sex), **or**
- in a de facto relationship (opposite-sex or same-sex).

If you share accommodation with another person and do not consider yourself to be a member of a couple, Centrelink may make an assessment of your relationship based on various factors including:

- financial aspects of the relationship
- nature of the household
- social aspects of the relationship
- any sexual relationship, **and**
- nature of your commitment to each other.

Application of waiting periods

You may be qualified for Youth Allowance or Austudy but need to serve a waiting period before you can be paid.

A waiting period may apply if:

- you have liquid assets (for example, money in the bank or cash) worth more than \$2,500 (if you are single), or \$5,000 (if you have a partner or child)
- you have had a lump sum compensation payment (for example, insurance payouts for damages)
- you were not born in Australia and have not lived in Australia for a total of 2 years
- you or your partner receive a payment for leave entitlements or a redundancy payment
- you or your partner ceased seasonal, contract or intermittent work in the 6 months before claiming and earned money above a certain level from that work
- you voluntarily left employment without a valid reason or were dismissed from employment due to misconduct (this only applies to job seekers), **or**
- your course has not started yet.

For full-time tertiary students claiming Youth Allowance or Austudy, your liquid assets may be reduced by certain allowable deductions directly related to your course of study. Centrelink will use the information you give in your claim to work out any deductions that apply.

Australian residence requirements

To claim Austudy or Youth Allowance you must be an Australian resident and in Australia when you lodge your claim.

An Australian resident (as defined by the *Social Security Act 1991*) is a person who lives permanently in Australia and is one of the following:

- an Australian citizen, **or**
- the holder of a permanent visa, **or**
- the holder of a Protected Special Category Visa, that is someone who arrived on a New Zealand passport and who was in Australia on 26 February 2001, or for 12 months in the 2 years immediately before this date, or was assessed as 'protected' before 26 February 2004.

If you have lived in Australia continuously for at least 10 years on or after 26 February 2001, and are the holder of a Non-Protected Special Category Visa, you may be entitled to receive either Newstart Allowance, Sickness Allowance or Youth Allowance for a single continuous period for a maximum of 6 months.

Recent migrants to Australia are subject to a 104 week waiting period served in Australia for Austudy and Youth Allowance. There are some exemptions for refugees or holders of certain visas, Australian citizens and their partners or dependent children and people who are partners or dependent children of a person who has been a permanent resident for a continuous period of at least 2 years. You may also be exempt from this requirement for Youth Allowance (job seeker only) if you became a single parent since the start of your current period of Australian residence.

Information may be received directly from Australia's immigration department and can be used to allow Centrelink to automatically determine your residence qualifications for these payments.

Check with Centrelink if you are not sure about your circumstances.

Health Care Card/ Low Income Health Care Card

People in receipt of Youth Allowance and looking for full-time work will automatically qualify for a Health Care Card.

Full-time students and Australian Apprentices need to provide details of their income from all sources within the previous 8 weeks to qualify for a Low Income Health Care Card. In most cases your eligibility for a Low Income Health Care Card will be assessed through the Austudy or Youth Allowance claim.

Note: The transport authority in your state or territory may offer transport concessions to holders of Health Care Cards or Low Income Health Care Cards. Contact the relevant authority for details.

Income and Assets

Parental Means Test (Youth Allowance)

The Parental Means Test consists of 3 separate parts which are the:

- Parental Income Test
- Family Assets Test, **and**
- Family Actual Means Test (FAMT).

The Parental Income Test includes taxable income plus maintenance income, fringe benefits received from employers, income from outside Australia, net investment losses and reportable superannuation contributions.

You may be exempt from the Parental Income Test and Family Assets Test if:

- you are considered independent for Youth Allowance purposes (see page 11), **or**
- your parent(s)/guardian(s) is/are:
 - receiving a pension, benefit or allowance, **or**
 - receiving an Exceptional Circumstances Relief Payment (ECRP), **or**
 - getting ABSTUDY Living Allowance, **or**
 - holder(s) of a current Low Income Health Care Card.

See page 32 under **Exceptional Circumstances Relief Payment** for FAMT exemptions.

Proof of income: Usually the production of a Notice of Assessment (NOA) is sufficient proof of income. However, where such a notice has not been issued or is not available, you should discuss the matter with Centrelink. You may be able to verify your income by providing a full tax return and payment summaries, or a letter from employer(s) on employer(s)' letterhead.

The Base Tax Year

Information provided in the Youth Allowance claim form should be in respect of the Base Tax Year.

The Base Tax Year for a Youth Allowance payment is the financial year ending before 1 January of the year of study.

A Current Tax Year assessment

An assessment can be based on the Current Tax Year where there has been a substantial decrease in parental income that is likely to continue for at least 2 years. You will need to apply for a Current Tax Year assessment for this reason and documentation is usually required. Estimates of income may be acceptable until a Notice of Assessment (NOA) is available.

Where the parent(s)/guardian(s) are in a FAMT category, a current FAMT application will also be required.

A Current Tax Year assessment is also applied where parental income for the financial year immediately following the Base Tax Year exceeds the Base Tax Year income by more than 25 per cent. This assessment applies from 1 October.

Continued

Refer to the appropriate year of payment listed below to ascertain the appropriate tax year:

The year of payment (calendar year)	The appropriate Base Tax Year (1 July to 30 June)	The appropriate Current Tax Year (1 July to 30 June)
2010	2008 – 2009	2009 – 2010
2011	2009 – 2010	2010 – 2011
2012	2010 – 2011	2011 – 2012
2013	2011 – 2012	2012 – 2013

Fringe benefits

Where the total value of employer provided benefits (**fringe benefits**) received from an employer during the appropriate tax year is greater than \$1,000, it is counted as income under the Parental Income Test.

An employer provided benefit (**fringe benefit**) is any right, privilege, service, in-kind payment or facility that an employee receives, or assigns to someone else, from their employment. Generally, this includes the voluntary deferment of an entitlement to a benefit or income which is termed a **salary sacrifice** arrangement. Employers are now required to include the total amount of any employer provided benefits on a payment summary where the amount is greater than \$1,000, in accordance with a formula supplied by the Australian Taxation Office. Additional details may be obtained from Centrelink.

The amount the customer's parents must tell Centrelink is the total of all gross amounts of fringe benefits that are shown in their payment summary(s) for taxation purposes.

Net investment losses

Net investment losses include net losses from rental property (negative gearing) and non-property income investments such as shares. Investment earnings include taxable and tax-exempt interest, dividends and rental income. The value of such losses is added back to income for Youth Allowance.

Maintenance (including child support)

Maintenance income **received** is included in the combined parental income for the Youth Allowance Parental Income Test. All amounts of maintenance received by either parent for the upkeep of any child in care are included, as is partner maintenance.

Maintenance **paid out** is deducted from combined parental income for the Youth Allowance Parental Income Test. Any amounts of maintenance paid out for the upkeep of a child are deducted, as is partner maintenance.

Reportable superannuation contributions

Reportable superannuation contributions are counted as part of parental income and include discretionary employer superannuation contributions (such as voluntary salary sacrificed amounts) paid by a parent (or their partner) or on their behalf and, for the self-employed, total superannuation contributions which will be claimed as a tax deduction.

Each parent (or their partner) who is affected must provide their Payment Summary or personal income tax return that shows the contribution. Contact Centrelink about what evidence is required if a parent (or their partner) has salary sacrificed to the benefit of their partner's superannuation or they are between Age Pension age and 70 years.

Changes in Sibling Circumstances

Changes in the circumstances of any siblings also receiving, or eligible for these payments, may impact on your eligibility and rate of payment:

- Youth Allowance
- ABSTUDY (living or boarding related allowances)
- Assistance for Isolated Children (Additional Boarding Allowance), **or**
- attracting Family Tax Benefit as a child aged 16 years or over in full-time secondary study.

Example: Taylor is a dependent 19 year old who lives away from home to study a Bachelor of Nursing at university. Taylor's parents earn \$97,000 per year. If Taylor was an only child, she would not be eligible for Youth Allowance because of her parents' income. However, as Taylor has a younger brother aged 16 and her parents receive Family Tax Benefit for him, Taylor receives Youth Allowance, the Relocation Scholarship, the Student Start-up Scholarship and, if applicable, Rent Assistance.

If Taylor's parents cease to receive Family Tax Benefit for her brother, then Taylor's Youth Allowance will cease at the same time.

It is important to check with Centrelink when sibling circumstances change.

The Family Actual Means Test (Youth Allowance)

While tests of income and assets are in most cases sufficient to determine a customer's level of need, there are times when taxable income alone may not be a reliable indicator.

The Family Actual Means Test (FAMT) is applied to those people whose taxable income may not provide a good indication of their need for Youth Allowance and determines the actual financial position of families in certain designated categories by measuring their 'actual means', that is, what they spend and save in a particular period.

The FAMT does not apply to:

- Youth Allowance customers who are independent, **and**
- families in receipt of Exceptional Circumstances Relief Payment.

The actual means of **all 'family members'** (living in the family home) existing in the year in which the Youth Allowance is payable are assessed for the financial year being used for the assessment.

A customer's 'family' members are:

- the Youth Allowance customer
 - the parent(s)/guardian(s) whose income and assets are being taken into account under the Youth Allowance parental income and family assets tests
 - any dependent children in the family under 16 years of age, **and**
 - any dependent children in the family aged 16–21 years who do not meet the independence criteria for Youth Allowance.
-

Parent(s)/guardian(s)

Parent(s)/guardian(s)

Parent – The term 'parent' refers to a natural parent, adoptive parent or a person who is legally responsible for a child born through an artificial conception procedure or where a surrogacy court order is in place. If your parent is a member of a couple, also include their partner.

Guardian – Any other person on whom you are wholly or substantially dependent.

If neither of the above applies – your parent/guardian is the parent/guardian with whom you last lived.

Step-parent

A step-parent's means are included if:

- the step-parent is the parent's partner (married or de facto), **and**
- the step-parent lives with the parent, **and**
- the Youth Allowance customer's permanent home is the same as the home of the parent and step-parent.

Note: A Youth Allowance customer may occasionally live away from that home for temporary absences and still be assessed on parent/step-parent's means.

The Personal Income Test (Austudy and Youth Allowance)

Income includes money received from employment and money deemed to be earned from investments. It also includes money from outside Australia.

Proof of income: You may be able to verify your income by providing a full tax return and payment summaries, or a letter from employer(s) on employer(s)' letterhead.

Your income may include:

- gross income from earnings (i.e. earnings before tax)
- certain scholarships and bursaries (including Long Tan bursary)
- fringe benefits
- sick or holiday pay
- income replacement insurance (personal accident and sickness insurance)
- compensation
- net income from business, including farms
- gifts or allowances (including an allotment or a dependant's allowance) of a regular nature
- superannuation
- retiring allowance or similar payments for long service leave
- loans or bonds
- an annuity or income from a deceased estate
- income from rent, boarders or lodgers
- pension from outside Australia
- war pension (disability pension)
- government assistance, **and**
- deemed* income.

* Deeming assumes that bank accounts and other financial investments are earning a certain amount regardless of the income they are actually earning – deemed income can include money from financial investments such as:

- bank, building societies and credit union accounts
- loans and debentures
- shares and securities
- managed investments.

Income does NOT include:

- Family Tax Benefit
- Tools for Your Trade payments
- some other scholarships
- health insurance benefits, **or**
- pay and allowances received by Defence Force reservists (Army, Navy and Air Force) other than pay and allowances in respect of full-time continuous service.

If you get Youth Allowance or Austudy and your income changes, you must tell Centrelink **within 14 days**. If you get regular income, Centrelink may ask you to report your income fortnightly. See pages 29 and 30 of this booklet for more information about changes you must tell Centrelink about.

Assets Test (Austudy and Youth Allowance)

Youth Allowance customers who are dependent are subject to the Family Assets Test. Austudy customers and Independent Youth Allowance customers are subject to the **Personal Assets Test**.

Both these assets tests use the current market value, not the replacement cost or the insurance value of your assets. Current market value means money you would get if you sold the asset. Generally, any debt owing on an asset is deducted from the value of the asset.

For the Family Assets Test, 75 per cent of the value of a person's interest in farm and business assets will be disregarded.

Your assets may include:

- home contents (excluding fixtures like wall-to-wall carpets or wall heaters)
- cars, boats, motor bikes, trailers

Continued

- caravans (unless it is where you live)
- real estate other than your home (including rental properties, farm, second homes, holiday houses and vacant land)
- financial investments (including money in bank, building society or credit union accounts, term deposits, debentures, bonds, managed investments and shares)
- market value of investments (including the surrender value of any life insurance policies)
- loans you have made to other people, family trusts and companies (including interest-free loans)
- value of your business
- an interest in a trust or private company
- jewellery, antiques and other collectables.

Assets do NOT include:

- the **principal family home** (and up to 2 hectares of privately used surrounding land on the same title document as the home) and any permanent fixtures such as wall-to-wall carpet and wall heaters
- special aids for people with disabilities
- some income stream products
- cemetery plots
- pre-paid funeral expenses
- certain funeral bonds
- accommodation bonds.

If you are not sure about what counts as an asset, call us on 13 2490.

Youth Allowance – Job Seekers

Work

Full-time work

Full-time work is considered to be 35 hours or more of suitable paid work per week.

Part-time work

Part-time work is considered to be less than 35 hours of paid work per week.

Looking for work

You must be able to demonstrate you are actively looking for suitable paid employment for the entire period, unless you are otherwise meeting Activity Test requirements while you are claiming a payment from Centrelink. Looking for work includes:

- actively looking for and willing to accept suitable paid work including full-time, part-time and casual work
- applying for jobs/attending job interviews — up to 10 per fortnight may be required (you may be issued with a Job Seeker Diary at your appointment to help you record your efforts in looking for work)
- filling out your Job Seeker Diary when required
- being willing to undertake any work you are able to do, not just the type of work you usually do
- attending ALL appointments when requested, **or**
- contacting to make alternative arrangements as soon as you are aware that you are unable to attend.

At your interview you will need to show what you have been doing to obtain suitable paid employment. Centrelink will discuss and agree with you what you need to do to satisfy your ongoing obligations.

Note: New claimants of Youth Allowance (job seeker) under 21 years who do not have a Year 12 certificate or an equivalent (Certificate II) qualification will generally be required to train or study towards achieving that qualification level. Exemptions from the requirement to study or train will be available where a person's circumstances make study or training unreasonable.

Continued

Centrelink is the gateway to a network of employment and referral services including employment services providers (e.g. Job Services Australia or Disability Employment Services). Employment services providers comprise private and community organisations that provide individually tailored assistance to job seekers to overcome vocational and non-vocational barriers to obtaining employment. These organisations also assist employers in addressing skills shortages and filling job vacancies.

Combining looking for work and study

If you are studying part-time you may also need to search for work and/or undertake other activities. Some people will need extra help to update skills before they can find sustainable employment. Others will consider longer term prospects in terms of career goals and will want to consider a return to full-time study either vocational or tertiary to achieve these goals. If you need more information about full-time study or are not sure if you fall into the full-time student status, call us on **13 2490**.

You may be able to participate in approved activities such as Work for the Dole or combine job search with part-time study and still get Youth Allowance. Participation in education and training can assist job seekers on the pathway to work.

Our Mutual Obligation

If you receive Youth Allowance (job seeker or part-time student) you have an obligation to participate in activities that will improve your chances of finding and keeping a job. It is also about the efforts you make, in return for your payments.

Mutual obligation requirements are contained in your Employment Pathway Plan. Your Employment Pathway Plan is negotiated between you and Centrelink, or your employment services provider to help you achieve your employment goals.

Your Employment Pathway Plan includes activities such as job search, education and training, and work experience activities or other activities to improve your chances of getting a job. It also lists the support available from your employment services provider to help you look for a job.

Working Credit

If you are not a student, Working Credit can assist you to take up work by allowing you to:

- keep more of your Centrelink payment if you start full-time, part-time or casual work
- keep some extra benefits (for up to 12 weeks) if you are working and not getting any payment from Centrelink, **or**
- get your payments and benefits back if a short term job ends.

More information on how Working Credit can help you is available from Centrelink.

If you are a student, refer to Income Bank on page 9 of this booklet.

**Activity Test
(Job Seekers or
Part-time Students)**

Activity Test requirements mean you must:

- be actively looking for work and/or be participating in another approved activity
- be willing to take any suitable job that you are capable of doing, including full-time, part-time and casual jobs
- agree to requests to take suitable paid work or study, or participate in approved training courses, **or**
- be registered with an employment services provider if appropriate.

What is suitable paid work?

It is any work you can do dependant on your individual circumstances. You must not restrict your efforts to only a few employers or to industries where you prefer to work. You are required to apply for any work you are capable of doing.

If you are a principal carer of one or more children, consideration is given to factors that make work suitable. These can include availability of appropriate child care, reasonable travel time between home and work and the financial suitability of work.

Filling in your application for payment

- While you are receiving Youth Allowance as a job seeker you must fill in an 'Application for Payment' form and take it to Centrelink each fortnight. Centrelink will advise you if you can lodge your forms less often or in a different way, for example by fax, phone or via the internet.

Continued

- When completing your form you must provide full details of the employers you have approached **and/or** activities you participated in. Make sure you include details, phone number, type of work you applied for or the approved activity(s) details (e.g. study).
- You need to tell us about any work that you (or your partner) have done in the fortnight and the amount of income you (or your partner) have earned. You can attach your payslips or use the 'Income Record' form to help you do this.
- Centrelink may check the information you provide including contacting the employers you have nominated.
- You must return your completed form on time to make sure you get paid. If you have trouble lodging your form on the day it is due, talk to Centrelink and we may be able to change your lodgement day.

Employment Pathway Plan

You will be required to negotiate and sign an Employment Pathway Plan in order to receive Youth Allowance. The Plan may include:

- job search requirements
- referrals to employment services providers
- referrals to specialist assistance, **and**
- a list of activities that you agree to undertake now or in the future to improve your chances of finding work, (e.g. study).

The Plan is designed to ensure that you clearly understand what you need to do to continue to receive payment. It provides a plan of action to find employment and activities tailored to your individual circumstances and provide a plan of action to enhance future employment prospects.

Doing other activities to improve your chances of getting a job

Have you considered doing a training course, voluntary work or developing your own business? There are some real benefits in doing these activities: you can develop contacts which may lead to paid work, gain valuable work experience, obtain a reference, update your skills and help the community.

You can be approved to do an activity for a maximum period of 12 months but most are often for shorter times. Some of these activities can be counted as part of your Activity Test/participation requirements. Check with Centrelink first and they will provide you with more information.

Job Seeker Diary

The Job Seeker Diary, when issued, must be used to record all your efforts to find employment. For every job you apply for, you must give details of the following:

- name, address and phone number of the employer
- name of the person you contacted, **and**
- how you applied for the job.

You will be advised of the date you will be required to return the Job Seeker Diary to Centrelink and your efforts to find employment may be verified. Satisfactorily completing and returning a Job Seeker Diary is a condition of your payment.

If you do not return a satisfactory Job Seeker Diary to Centrelink on the due date and you do not have a valid reason, this could result in a connection failure. You will then be required to meet further job search requirements and your payment may be stopped if you do not do so. You will lose your payment for a longer period if you are deliberately avoiding your obligations.

The Guide is yours to keep. It has been included in the package to help you find work. It includes tips on job hunting, interview techniques and preparing your resumé. The Guide also includes pages for you to make notes. These notes could include action you feel you need to take to follow up on your continuing job search activities or ideas you think may help you in your future job search.

Employer Contact Certificates

Employer Contact Certificates are issued if a Job Seeker Diary was not satisfactorily returned on the due date and this resulted in a reconnection failure. In order to fulfil your requirements you must complete the Employer Contact Certificates and return them to Centrelink as soon as possible. You will lose your payment until you do so. You may lose your payment for up to 8 weeks if you are persistently or deliberately avoiding your obligations.

Early School Leaver

Early school leavers receiving Youth Allowance (job seeker), will generally be required to:

- participate in education and training full-time, **or**
- participate full-time (that is, for at least 25 hours a week) in part-time study or training, in combination with other approved activities, until you complete Year 12 or an equivalent Certificate Level II or above qualification.

Principal carer of dependent child(ren) under 16

If you are a Youth Allowance (job seeker) customer and the principal carer of a dependent child(ren) under 16, you must either be:

- working in suitable paid employment for at least 15 hours per week, **or**
- actively looking for suitable paid employment of 15 hours or more per week, **and/or**
- actively participating in an approved activity.

Non-principal carer of child(ren)

You may receive a higher rate of allowance if you care for a child(ren), even though you are not the principal carer.

People assessed as having a partial capacity to work

If you are a Youth Allowance customer with a permanent disability that prevents you from working full-time, depending on your assessed capacity you must either:

- actively look for suitable paid employment of 15 hours or more a week, **or**
- actively participate in an approved activity, **or**
- attend a quarterly interview with Centrelink.

Participation Requirements – Exemptions

If you are the principal carer of a child(ren) under 16, you may qualify for an exemption from active participation requirements.

If you are a single parent, receiving Youth Allowance, and have an exemption from the Activity Test because you are a registered and active foster carer, home educator, distance educator, have a large family or are a relative (non-parent) caring for a child under a Family Law order, you will receive a higher rate of allowance, which is equivalent to the Parenting Payment (single) rate. There are a number of temporary exemptions from active participation requirements for special family circumstances which may be available to you as a parent, no matter which payment you receive.

Centrelink will discuss your participation requirements and individual family circumstances with you when negotiating your participation requirements and Employment Pathway Plan.

Thinking of moving? Have you moved recently?

If you move to a new location and your job opportunities are reduced, your Youth Allowance may be stopped. You may then have to wait up to 26 weeks from when you move before you can get payment.

Centrelink will not impose this 26 weeks non-payment period if you move:

- to a location where Centrelink considers you have not reduced your job opportunities
- to take up a definite job offer
- to live with or near immediate family, **or**
- where a doctor recommends you or an immediate family member move for health reasons.

Remember it is important that you check with Centrelink **before you move**.

Declaring income from work

You will need to tell us on your 'Application for Payment' form about any work that you (or your partner) have done in the period covered by your 'Application for Payment' form.

Remember, if you do not tell Centrelink about income you (or your partner) have earned, or provide false or misleading information about this income, you may be overpaid. In addition to repaying this debt, you may also have to pay an additional recovery fee.

You will need to tell us about:

- the dates you (or your partner) worked
- the number of hours you (or your partner) worked
- how much you (or your partner) earned (before tax), even if you have not been paid, **and**
- business related expenses if you work for yourself.

You must declare your earnings **fortnightly** to Centrelink.

To help you keep track of your earnings you can also ask for an 'Income Record' form.

Your responsibilities, and consequences of not meeting your obligations – job seekers

Meeting your requirements is a condition of your payment. If you do not meet your requirements you may incur a failure and you may lose some or all of your payment.

No Show, No Pay Failures

You may incur a No Show, No Pay failure, resulting in the loss of a day's income support for each day that you:

- do not participate in a compulsory activity included in your Employment Pathway Plan (such as study, training or Work for the Dole) without a valid reason, **or**
- do not attend a job interview without a valid reason, **or**
- attend a job interview but deliberately act in a way that results in a job offer not being made.

If you do not contact your provider beforehand to advise why you won't be able to attend your activity, you may incur a No Show, No Pay failure even if you have a good reason for not being able to participate.

If you have not attended a compulsory activity arranged by your employment services provider for a period of time, your payment may stop until you talk with Centrelink and agree to attend a new appointment with your provider to discuss your non-attendance.

Connection Failures

If you do not attend a compulsory appointment with Centrelink or your employment services provider your income support payment may be stopped and Centrelink will contact you to arrange a new appointment. You will usually be back paid once you agree to attend a new appointment.

If you do not have a valid reason for not attending the appointment you may also incur a connection failure. Connection failures do not result in a financial penalty.

If you are unable attend an appointment you must contact the organisation that arranged the appointment to advise why you won't be able to attend. If you do not contact beforehand, you may incur a connection failure even if you have a good reason for not being able to turn up.

You may also incur a connection failure if you do not enter into an Employment Pathway Plan when asked to do so or do not meet your job search requirements, without a valid reason. If this happens Centrelink will talk with you about what you need to do so that you don't incur a reconnection failure and have your payment stopped.

Reconnection Failures

If you miss an appointment for any reason, Centrelink will usually arrange a new appointment for you.

If you do not attend the new appointment your payment will stop. You may also incur a reconnection failure, which means you would not get back payment, if you:

- do not have a valid reason for not attending the appointment, **or**
- did not contact beforehand to advise why you were unable to attend, **or**
- do not enter into an Employment Pathway Plan if asked to do so at this appointment.

You may also incur a reconnection failure if you do not meet further job search requirements given to you as a result of a connection failure.

If you incur a reconnection failure, you may lose your income support payments until you do what you were meant to. You will not be entitled to any back payment for the time you missed.

Comprehensive Compliance Assessments

If you appear to be having difficulty meeting your requirements by not going to your activities or appointments, Centrelink will conduct a Comprehensive Compliance Assessment to see if you need more or different assistance in meeting your requirements.

Serious Failures

If you repeatedly do not turn up to your appointments or activities, you may be asked to attend a Comprehensive Compliance Assessment, and you may incur a serious failure if you are found to have been persistently not meeting your requirements. You may also incur a serious failure if you refuse a suitable job that is offered to you and you do not have a valid reason.

The penalty for a serious failure is 8 weeks non-payment period.

During the 8 weeks non-payment period your payment can be reinstated if you agree to participate in a Compliance Activity. If you have full-time Activity Test requirements this will generally be 25 hours a week of full-time Work for the Dole for 8 weeks, but may include other similar activities if appropriate. If you do receive a serious failure and you would like to participate in a Compliance Activity, talk with Centrelink so that an appointment can be booked with your provider to negotiate an appropriate activity.

Avoiding a failure

To prevent a failure, you need to:

- go to all appointments that Centrelink or your provider arrange for you or tell them in advance if you cannot make it, **and**
- read all mail from Centrelink or your provider and respond to mail that asks you to do something, **and**
- undertake the activities in your Employment Pathway Plan or talk to Centrelink or your provider if you are having difficulties with your activities, **and**
- tell Centrelink if you change your address.

If you cannot do an activity listed in your Employment Pathway Plan, or cannot attend an appointment that has been arranged for you, contact your employment services provider (or Centrelink if you do not have a provider) as soon as possible. If you do so, your provider may make another time to attend your activity or appointment. If you do not contact beforehand when you are able to do so, your income support payment may be reduced, or stopped, even if you have a good reason for not being able to attend.

Talking to Centrelink is the best way to avoid a failure so, for more information on avoiding a failure or the consequences of a failure contact Centrelink.

Also, talk to Centrelink if you have a reason why a failure should not apply to you. You have the right to an independent review.

Someone to deal with Centrelink for you**Nominees and other arrangements**

Some Centrelink customers have difficulty managing their Centrelink affairs often because of a disability or illness, problems with reading, writing or understanding information or difficulty handling money.

If you need help dealing with Centrelink, a Person Permitted to Enquire or Nominee Arrangement is available. Person Permitted to Enquire arrangements allow a Centrelink customer to authorise a person or organisation to make limited enquiries only about their Centrelink record.

A Person Permitted to Enquire is not a Nominee Arrangement.

A Nominee Arrangement authorises a person or organisation to enquire, act and make changes on your behalf and/or receive your Centrelink payment on your behalf.

If you want to request either of these arrangements, complete the ***Authorising a person or organisation to enquire or act on your behalf*** form (SS313).

If you do not have this form, go to our website at www.centrelink.gov.au or call us on Youth Allowance and Austudy – **13 2490**, Australian Apprentices – **13 3633**, Job Seekers – **13 2850**.

Privacy and your personal information

Personal information is protected by law, including the *Privacy Act 1988*. The authority to collect this information is contained in social security law.

Centrelink, Medicare Australia, Child Support and CRS Australia are all part of the Department of Human Services (DHS).

The information you provide on this form will be used to determine your eligibility for, and provide payments and services to you and, where relevant, third parties. This information may be used to detect or prevent fraud and/or recover overpayments.

The Department of Human Services may give some or all of your information to policy departments (Department of Education, Employment and Workplace Relations and Department of Families, Housing, Community Services and Indigenous Affairs) and their contracted service providers, (where that department or contracted service provider is providing payments or services to you) for the purposes of:

- determining eligibility for correct payment
- referral for appropriate assistance
- determining eligibility and/or suitability for employment assistance and other appropriate services
- provision of services and payments
- evaluation and monitoring of services provided by Centrelink, its policy departments or contracted service providers
- recovery of overpayments.

The Department of Human Services may disclose limited information (for example, income and assets) about you to other individuals when your circumstances affect their entitlement to payments and services.

In order to collect relevant immigration records, the Department of Human Services will disclose information needed to identify you, and where applicable your partner and child(ren), to the Department of Immigration and Citizenship.

Limited personal information collected from you may be used to conduct customer research run by the Department of Human Services, its policy departments or by research organisations on their behalf. Your participation in customer research is valued, however, if you do not wish to take part please call the Customer Relations number on Freecall™ **1800 050 004** (refer to the factsheet titled *Market research and you* for more information).

The Department of Human Services can give your information to other persons, bodies or agencies without your permission in circumstances where Commonwealth legislation requires or authorises the disclosure. For example, the Department of Human Services usually gives some or all of your information about income and taxation matters to the Australian Taxation Office for their use.

You can get more information from the factsheet titled *Your right to privacy* by going to our website at **www.centrelink.gov.au** or you can call us on: Youth Allowance and Austudy – **13 2490**, Australian Apprentices – **13 3633**, Job Seekers – **13 2850** to request a copy or you can visit your local Centrelink Customer Service Centre.

Terms and Conditions for Electronic Message Reminders (SMS or email) and Online Letters

You will now receive reminders and important information from Centrelink via Electronic Message Reminders (Short Message Services (SMS) or email), if you provide us with a mobile phone number or email address.

You can view most of your Centrelink letters via an Online Letters service at www.centrelink.gov.au
By receiving your letters this way, you will reduce the risk of identity theft and fraud, and you will be contributing to a sustainable environment.

In order to view Online Letters, you must have full online services access. This service will replace delivery of most of your correspondence through the mail.

You can go to our website at www.centrelink.gov.au to register for Online Services or contact Centrelink or visit your local Centrelink Customer Service Centre. Your local Centrelink office has online services available to use if you do not have access to a computer at home.

You are able to withdraw from these services at any time.

Terms and Conditions for Electronic Message Reminders (SMS or email)

Centrelink may send you information messages appropriate to your circumstances.

No Centrelink generated SMS or email will contain your name or contact details.

You will not be required to respond via SMS or email to any Centrelink generated message.

Messages you may receive include:

- appointment reminders the business day prior to your appointment
- reminders to provide up-to-date information
- reminders to provide documents
- possible future payment alerts
- notification of Online Letters.

You are able to withdraw from these services at any time.

Centrelink will NOT include direct links to ANY website within an email from this service.

Terms and Conditions for Online Letters

All customer information is protected by law, such as the *Privacy Act 1988* and confidentiality provisions in social security law.

This service will replace delivery of most Centrelink letters to your postal address.

This service will display your mail in the same format as it currently is on paper.

This means:

- your name, address and Customer Reference Number (CRN) will be displayed within the Online Letters service
- payment, income, assets and bank account details may be displayed within the Online Letters service.

You are able to withdraw from this service at any time.

You will receive a 'welcome to the Online Letters service' letter at your postal address to confirm you have subscribed to the service.

You need to check your Online Letters service regularly for letters.

To use this service, you will require:

- internet access
- current self service registration with Centrelink
- the ability to view Online Letters – this service will use a Portable Document Format (PDF), for example, Adobe Acrobat. These letters may be temporarily held on the hard drive of the computer. **Please be aware of this if you are using a public computer terminal. Ensure the removal of temporary internet files prior to logging off.**

Important Note: If you change your mobile phone number, email address or postal address, you will need to tell Centrelink straight away. To report any changes, call Centrelink on **13 2490** or visit your local Centrelink Customer Service Centre or send a letter to any Centrelink Customer Service Centre.

Proving your identity to Centrelink

As a Centrelink customer you are required to prove your identity when claiming a pension, benefit, allowance or service. You must establish your identity by providing original documents (not copies) from this approved list. Centrelink requires you to prove both your:

- Commencement of Identity (proof of your birth or arrival) in Australia, **and**
- use of this identity.

Note: The document you use to show your Commencement of Identity cannot also count towards the POINTS required to show use of this identity.

If you have any difficulty in obtaining or providing these documents, you should contact Centrelink as soon as possible.

If you have previously met the proof of identity requirements, and you are reclaiming within 52 weeks of receiving a Centrelink payment, fewer proof of identity documents may be required. If you think this applies to you, contact Centrelink as soon as possible.

Where possible, Centrelink will use the documents you provide to prove your age, residence, income and/or assets if that is relevant to the payment or service you are applying for. However, to be eligible for some payments or services, you may need to provide additional documents.

For claims of:

- Youth Allowance
- Austudy.

You will need to provide:

- at least one document (listed below) to show Commencement of Identity in Australia, **and**
- OTHER documents that add up to 100 points from the approved list (see below and overleaf).

For claims of:

Low Income Health Care Card - claimant (and partner if applicable).

You will need to provide:

Any documents from the approved list (see below and overleaf) that add up to 50 points. Proof of Australian Residence may also be required. Please see your claim form for details.

Commencement of Identity in Australia

Document	Explanation/description	Points
Australian Birth Certificate	Original Australian birth certificate, extract or birth card in your name/former name.	70
Australian Passport (current)	Australian passport in your name/former name. Expired passports are not acceptable.	70
Citizenship Certificate	Australian citizenship certificate in your name/former name.	70
Australian Visa	Australian visa, current at time of entry to Australia as resident or tourist, showing your name/former name.	70
Document of Identity (DFAT)	Document of Identity issued in your name/former name by the Department of Foreign Affairs and Trade (DFAT) to Australian citizens or persons who possess the nationality of a Commonwealth country, for travel purposes.	70
Certificate of Evidence of Resident Status (DIAC)	Certificate of Evidence of Resident Status (Form 283) issued by the Department of Immigration and Citizenship (DIAC), showing your name/former name.	70
Certificate of Identity	Certificate of Identity issued by the Australian Government to refugees and non Australian citizens for entry to Australia.	70

Note: If more than one of the above documents is provided, the additional documents will count as points.

Use of Identity

Defence Discharge Papers	Australian Defence Force discharge papers, in your name/former name.	70
Shooter or Firearm Licence	Current shooter or firearm licence showing signature and/or photo and same name as claim. Cannot accept: minor or junior permit and/or licence.	70

Use of Identity		
Document	Explanation/description	Points
Security Licence	Current security protection industry or crowd control licence, showing signature and/or photo and same name as claim.	70
Bank/Financial Institution card, statement or passbook	Current ATM, credit or debit card showing your name and signature. Statement or passbook from current savings or cheque account showing your name and same address (if applicable) as your claim. Cannot accept: cards issued by organisations other than banks, credit unions or building societies, ATM or internet receipts/statements or account documentation issued by banks/financial institutions outside Australia.	40
Child's Birth Certificate	Australian birth certificate for a child showing your name as parent/guardian. Cannot accept: sibling's certificate.	40
Defence Force Identity Card	Identity Card issued by the Australian Defence Force, showing same name as claim, and photo or signature.	40
Australian Driver Licence – Motor Vehicle	Current state or territory issued driver licence, learner permit or provisional licence showing signature and/or photo and same name as claim.	40
Australian Divorce Papers	Australian divorce papers in your name/former name (e.g. Decree Nisi, Decree Absolute).	40
Educational Certificate	Up to 3 school/education qualification certificates for different years in your name/former name (school/TAFE/university/Registered Training Organisation [RTO]).	40
Australian Marriage Certificate	Marriage certificate issued by a state or territory government agency. Cannot accept: church or celebrant issued certificates.	40
Mortgage Papers	Legally drawn mortgage papers for an Australian residence in your name/former name.	40
Name Change	Legal change of name certificate or deed poll certificate.	40
Passport issued outside Australia	Current passport issued by a country other than Australia, with valid entry stamp or visa.	40
Registration Certificate from a Professional Board	Registration certificate from a national or state or territory professional registration board (e.g. doctors, nurses, dentists, physiotherapists, accountants).	40
Trade Certificate	Current Australian trade certificate in your name/former name. Must be signed by issuer or claimant.	40
Veterans' Affairs Gold Card	Current Department of Veterans' Affairs Gold Card issued in your name.	40
Reference from Indigenous Organisation	Reference from an Aboriginal/Torres Strait Islander organisation showing referee's full details and length of time they have known you.	20
Educational Report or Reference	Up to 3 school/education reports or references, including enrolment confirmations for different years or semesters, in your name/former name (school/TAFE/university/RTO).	20
Student ID Card	Current student ID card issued in your name with signature and/or photo (school/TAFE/university/RTO).	20
PAYG Payment Summary	PAYG payment summary, less than 2 years old, with tax file number. Cannot accept: Centrelink issued payment summaries.	20
Insurance Renewal	Current insurance renewal for house, contents, vehicle, boat, crop insurance in your name and showing same address as claim.	20
Tenancy Agreement or Lease	Current formal residential tenancy agreement or lease in your name and showing same address as claim.	20
Medicare Card	A current Medicare card showing your name.	20
Motor Vehicle Registration	Current motor vehicle registration showing your name, same address as claim and proof of payment.	20
Documents issued outside Australia	Up to 3 documents issued by a country other than Australia (equivalent to Australian documents listed of at least 20 points value), including lapsed foreign passports.	20
Other Licence	Up to 3 current Commonwealth, state or territory licence for coxswain, boat, aircraft, etc. Must have your photo and/or signature and same address as claim (if applicable). Cannot accept: recreational fishing licence.	20

Use of Identity		
Document	Explanation/description	Points
Proof of Age Card	Current proof of age or photo identity card issued by a government agency in your name with photo and/or signature.	20
Rates Notice	Paid rates notice in your name and showing same address as claim, less than 12 months old.	20
Utility Account	Up to 3 paid utility accounts (e.g. gas, water, electricity or phone) in your name and showing receipt number and same address as claim, less than 12 months old.	20
Electoral Enrolment	Proof of electoral enrolment card issued in your name and same address as claim.	10
Other Financial Documents	Up to 3 current financial documents, such as superannuation, shares, life insurance, credit card statement or managed investment documents issued in your name. Cannot accept: hire or lease agreement.	10
Health Insurance Card	Current health insurance card showing your name.	10
Motoring Association Card	Current membership card or documents issued in your name.	10
Notice of Assessment	Taxation notice of assessment in your name less than 2 years old.	10
Employment Records	Termination notice, separation certificate, report or reference from employer in your name. Cannot accept: payslips.	10

If you do not tell Centrelink about changes, you could have a debt. If you have a debt, you may have to pay all or some of the money back. If you do not tell Centrelink about income you have earned, or if you provide false or misleading information about your income, you may also have to pay a recovery fee.

After you claim **Austudy** or **Youth Allowance**, you must tell Centrelink **within 14 days** if any of the following happens.

If you have a **partner** (including de facto partner), you must also tell us if any of the following happens to your partner.

If you are claiming **Youth Allowance** and are **dependent**, your **parent(s)/guardian(s) (and their partner)**, must also tell us if any of the following happens to them.

To advise Centrelink of changes, call us on **13 2490**.

Changes to your study or work

You must tell Centrelink if:

- you change your course of study or your institution
- you start or stop any subjects or units in your course
- you change the number of hours, units or Equivalent Full-time Study Load (EFTSL) you are undertaking for your course
- you stop undertaking study (if you stop studying, you will need to connect with an employment services provider to get paid)
- you stop being a full-time Australian Apprentice
- you stop work
- you start work (this can be full-time, part-time, casual or one-off work)
- you change jobs or become self-employed (this can be full-time, part-time, casual or one-off work)
- your income from employment changes
- your hours of work change
- you leave a training course before it ends, or are absent for any period
- you start or stop doing unpaid voluntary work
- you are sick or injured and cannot look for work or continue study, **or**
- you apply for, or vary, your enrolment at school, college or university or other technical institution.

To help us pay you the right amount you should bring your payslips with you if you are required to lodge an Income Statement.

Changes to your personal circumstances

You must tell Centrelink if:

- you marry, are in or commence an opposite-sex or same-sex registered or de facto relationship, reconcile with a former partner, start living with someone as their partner
- you separate from your partner
- your partner dies
- you change your address, telephone details, etc
- your dependent child dies
- your immediate family member dies
- you move into or out of long term care such as a nursing home or hostel
- you have a child
- a child under 16 years of age enters your care and control
- you have a dependent child under 16 years and the child:
 - leaves home, **or**
 - is granted a pension, benefit or allowance, **or**
 - leaves Australia, **or**
- you (or any of your dependent children) are in custody on remand, in a psychiatric institution or in prison.

Youth Allowance only:

- you have a brother or sister aged 16 to 21 years and:
 - they move back to or away from the parental home, **or**
 - they become independent for Youth Allowance or ABSTUDY purposes, **or**
 - they are granted a pension, benefit or allowance, **or**
 - your parents cease to receive Family Tax Benefit for them, **or**
 - they stop being a full-time student, **or**
 - they start work or have increased income, **or**
 - their hours of work change, **or**
 - they leave Australia, **or**
 - they get an education allowance from an Australian Government department, **or**
- you start living with your parent(s)/guardian(s), **or**
- your assessment is based on estimated parental income and actual income details become known, **or**
- your assessment is based on parental income and your parent(s)/guardian(s) change address, **or**
- your assessment is based on parental income and your parental income for the financial year following the Base Tax Year exceeds your parental income for the Base Tax Year by more than 25 per cent, **or**
- remember any changes to you, your partner's or (if dependent) your family's circumstances may have an impact on your payment.

Austudy only:

- you have a dependent child aged 16 years and less than 21 years who is not a full-time student, or less than 25 years who is a full-time student and:
 - they become independent, **or**
 - you cease to receive Family Tax Benefit for them, **or**
 - they are granted a pension, benefit or allowance, **or**
 - they stop being a full-time student, **or**
 - they start work or have increased income, **or**
 - they leave Australia, **or**
 - they get an education allowance from an Australian Government department.

**Leaving Australia temporarily
or permanently**

You must tell Centrelink if you, your partner or your child(ren) travel outside Australia temporarily (even for a holiday) or permanently before departure and on return to Australia. This is to ensure you are aware of your entitlements to payments while outside Australia and to ensure that your payments and other concessions are correct on return to Australia.

Centrelink may receive information from Australia's immigration department about departures from and returns to Australia.

Rent Assistance

You must tell Centrelink if you:

- receive Rent Assistance and you stop paying rent, or the amount of rent you pay changes, or you start or cease sharing accommodation
- start to pay rent to a state, territory or Commonwealth Housing Authority, **or**
- receive Rent Assistance and you move in with your parent(s) or guardian(s).

Changes to your financial situation

You must tell Centrelink if you:

- start or stop receiving income or your income changes
- get a new investment or change your existing investment(s) or your investment(s) matures, (investments include insurance bonds, friendly society investments, public unit trusts, shares, credit unions or other financial institutions)
- have assets that increase above the allowable limits, (if you have not been told of the allowable limits contact your local Centrelink Customer Service Centre)
- receive or cease to receive a pension, benefit or allowance (other than Family Tax Benefit) from Centrelink, or any payment from the Department of Veterans' Affairs or the Department of Education, Employment and Workplace Relations
- receive any income from a source outside Australia
- receive (or cease to receive) a payment under the New Enterprise Incentive Scheme
- receive a compensation payment
- receive any leave payments, **or**
- receive any redundancy payments since 20 September 2006.

If you disagree with a decision**Your review and appeal rights**

If you are not happy with a decision Centrelink has made about your payments, there are several steps you can take. You can take someone with you when you talk to Centrelink.

1. You can discuss it with the person who made the original decision. You do not have to do this, but many people find it a useful step. It gives you a chance to correct misunderstandings, present new information or evidence and get an incorrect decision changed quickly.
2. If you think a decision is wrong, you have the right to ask for a review by an Authorised Review Officer (ARO). You do not have to talk to the person who made the decision before you ask for an ARO review. The ARO is an independent Centrelink officer who can take a fresh look at the facts. You should request this review within 13 weeks of the decision. This is because arrears (where payable) will usually not be paid if a review is sought after the 13 week period expires.
3. If you do not agree with the decision of the ARO you can apply to the Social Security Appeals Tribunal (SSAT) for a review. The SSAT is an organisation not related to Centrelink. The SSAT can only look at a review after it has been reviewed by an ARO. This service is free of charge.
4. If you are unhappy with the SSAT decision you can have this decision reviewed by applying to the Administrative Appeals Tribunal (AAT). The AAT is a body that provides independent review of a wide range of administrative decisions made by the Australian Government.

All reviews and appeals are free of charge. For more information about your review and appeal rights, or to lodge an appeal, call us on **13 2490** or visit your local Centrelink Customer Service Centre.

Other payments, concessions and help

If you receive Youth Allowance or Austudy, there are other payments, concessions and help you may be eligible for.

Advance Payments

Centrelink customers can apply for an advance payment of up to \$500, once in 12 months. This is recovered, interest free, from your payments over 13 fortnights.

Centrepay

Centrepay allows Centrelink customers to have regular amounts deducted from their Centrelink payments for various purposes such as gas, rent, water, rates and electricity. Participation in the scheme is entirely voluntary and customers may withdraw from the scheme at any time. This service is provided free of charge.

Child Support deductions

All child support payers, who do not have the child in care for at least 14 per cent of the time have to pay a minimum child support liability per fortnight.

If the child support payer owes child support or has children from 3 or more previous relationships up to 3 times the minimum liability can be deducted from income support payments, including recipients of Youth Allowance (including Youth Allowance paid to parents of a Youth Allowee aged under 18 years).

The Child Support Agency (CSA) determine the amount to be deducted. Centrelink cannot alter or cancel a deduction. You must contact CSA to do this.

Community Officers

Community Officers may be able to visit you if you are homeless, living in a hostel or refuge, suffering from a mental illness or fleeing from domestic violence. Community Officers can tell you about Centrelink payments and services and help you access these services. They provide Centrelink services in locations like rehabilitation centres, psychiatric hospitals, prisons, hostels and drop-in centres.

Disability Employment Services

Disability Employment Services help people with a disability, injury or health condition get ready to look for, find and keep a job. Disability Employment Services provides a range of support to meet your individual needs.

Employment Services Assessment

The Job Capacity Assessor will assess what level of assistance you may need to help improve your current and future work capacity. For more information, go to www.jca.gov.au or call **13 2717**.

Exceptional Circumstances Relief Payment (ECRP)

ECRP is a grant to assist farmers in exceptional circumstances areas who are experiencing difficulties in meeting family and personal living expenses.

A person may get ECRP if they:

- are a farmer
- are at least 18 years old
- are an Australian resident and living in Australia, **and**
- hold a current Exceptional Circumstances Certificate issued by their state or territory Rural Adjustment Scheme Authority, which identifies the farming enterprise is in an 'exceptional circumstances' declared area.

For more information about ECRP, call Centrelink on **1800 050 585**.

While a parent/guardian of a Youth Allowance customer is in receipt of ECRP the parental income and parental assets tests are not applicable to the Youth Allowance payment. Also, if the dependent Youth Allowance customer is subject to the Family Actual Means Test (FAMT), they are exempt from FAMT from the date the parent/guardian first received ECRP until 31 December in the year in which ECRP ends.

Note: If a parent/guardian is not in receipt of ECRP but has an Exceptional Circumstances Certificate or is in receipt of a Farm Help Income Support payment, dependent Youth Allowance child(ren) are still subject to FAMT.

Family assistance The parent or guardian of a young person who has applied for, but cannot be paid Youth Allowance or a similar payment, may be entitled to Family Tax Benefit.

Family Tax Benefit Part A

Family Tax Benefit Part A is paid for:

- children up to the age of 16, **or**
- young persons aged 16-20 years who have completed Year 12 or equivalent or are undertaking full-time study in an approved course towards this qualification, **or**
- full-time students aged 21 years.

Note: Your child may be exempt from these requirements under certain circumstances.

From 1 January 2012, a young person aged 22-24 must be enrolled in a full-time course of study on 31 December 2011 that continues past 1 January 2012, to receive Family Tax Benefit. From 1 January 2012, the Youth Allowance age of independence will be 22 years.

Families with older child(ren) can be at risk of being overpaid if a child earns over \$13,361* in the 2011–2012 financial year. If your child's income for the 2011–2012 financial year will be \$13,361 or more then they are not considered a dependant and in this case some or all of the Family Tax Benefit paid for that child in the 2011–2012 financial year would have to be paid back.

The child income limit does not apply to a Family Tax Benefit child who is aged 16–19 AND in full-time secondary study, until the end of the year in which they turn 19. Where a Family Tax Benefit child aged 16–19 is exempt from the Family Tax Benefit activity test, the child income limit will continue to apply.

To reduce the risk of having to pay back Family Tax Benefit for the child with income, the family can choose not to receive any Family Tax Benefit for that child throughout the financial year. At the end of the financial year, when the child's actual income is known, the family may receive a top-up payment if the child has not earned more than the income limit.

Family Tax Benefit Part B

Family Tax Benefit Part B is a payment to single income families or families with one main income earner, whose income is not more than \$150,000 for the financial year. It is paid per family and the maximum, fortnightly, rate of Family Tax Benefit Part B you can receive depends on the age of your youngest dependent child and your circumstances.

If you share the care of your child for 14 per cent to less than 35 per cent of the time you will not be entitled to receive Family Tax Benefit payments, but you may be entitled to receive additional family assistance. Your 16–20 year old child must satisfy the above education/training requirement for you to continue to qualify for additional family assistance such as a Health Care Card and Rent Assistance.

Family Tax Benefit is income tested. There is also a child income limit. For more information, go to www.familyassist.gov.au or call **13 6150** to discuss their eligibility for Family Tax Benefit.

Financial Information Service Officers Financial Information Service (FIS) Officers can give you free, independent information. This will help you understand investments and how they work, and help you make better financial decisions.

Health Care Card A Health Care Card provides you access to pharmaceutical medications listed under the Pharmaceutical Benefits Scheme at a reduced cost. You **may** also receive other concessions provided by state and territory governments.

Indigenous Services Staff Indigenous Services Staff are located in most Centrelink Customer Service Centres. Some Centrelink Customer Service Centres also have interpreters who speak Aboriginal or Torres Strait Islander languages and teams who visit and help remote communities.

Job Services Australia Job Services Australia Providers are a national network of employment service organisations that can help you find a job.

Medicare Teen Dental Plan You may also be eligible for assistance under the Medicare Teen Dental Plan. For more information, call Medicare Australia on **132 011**.

Mobility Allowance

Mobility Allowance provides assistance with the costs of travel for people with disability who cannot use public transport without extra help. To be eligible for Mobility Allowance you must also be undertaking an approved activity such as job search activities with an employment services provider, a vocational rehabilitation program, or any combination of voluntary work, paid work and vocational training for at least 32 hours every 4 weeks. There does not need to be public transport in your area to qualify for Mobility Allowance.

You may be eligible for a higher rate of Mobility Allowance if you are on Newstart Allowance, Youth Allowance, Parenting Payment or Disability Support Pension, and you are working 15 hours or more per week at or above the minimum wage or under the Supported Wage System, or you are looking for such work under an agreement with an employment services provider.

In some instances the higher rate may remain payable if you stop receiving Newstart Allowance, Youth Allowance, Parenting Payment or Disability Support Pension.

Paid Parental Leave scheme

Parental Leave Pay is an entitlement for working parents who have a child born or adopted on or after 1 January 2011. It is an income tested and work tested payment. Paid Parental Leave helps parents spend time at home with a new baby or adopted child.

Parental Leave Pay is a taxable payment paid at the rate of the National Minimum Wage for a maximum period of 18 weeks. Parental Leave Pay is fully funded by the Australian Government and is either provided by employers in the employee's normal pay cycle or by the Family Assistance Office in fortnightly instalments.

You cannot receive both Parental Leave Pay and Baby Bonus for the same child. The Paid Parental Leave Comparison Estimator is an online tool available to provide families eligible for both payments, with information to allow them to make an informed decision about which payment to claim. You can access the Estimator from www.familyassist.gov.au

If you lodge a claim for Paid Parental Leave and decide you would rather receive Baby Bonus you must request this by contacting the Family Assistance Office before your Parental Leave Pay nominated start date. If you do not do this, you will automatically receive Paid Parental Leave if it is payable to you and you will not be able to receive Baby Bonus.

Parental Leave Pay is only paid for one eligible child in each pregnancy or adoption. Baby Bonus can be paid for any subsequent child(ren), for example, a mother who gives birth to twins may receive Parental Leave Pay for one child and may receive Baby Bonus for the second child.

You and/or your partner cannot receive Family Tax Benefit Part B during the Paid Parental Leave period. Family Tax Benefit Part B may be paid after the end of the Paid Parental Leave period.

You may still be eligible to receive Family Tax Benefit Part A at the same time as Parental Leave Pay.

If you receive family assistance and your Parental Leave Pay will be provided by the Family Assistance Office, you can request the Family Assistance Office to pay your Parental Leave Pay into a different bank account than the account your family assistance is paid into.

All new carers who are not eligible for Parental Leave Pay will be able to apply for other family assistance (including Baby Bonus and Family Tax Benefit) from the Family Assistance Office.

Foster carers are not eligible to receive Parental Leave Pay but may be eligible for Baby Bonus.

Parental Leave Pay may be paid if you have a stillborn child or a child who dies shortly after being born.

To receive the full Parental Leave Pay amount, you must be on leave or not working from the date you become the primary carer of your child until the end of your 18 weeks of Parental Leave Pay. If you return to work before this time, your partner may be able to receive any unused Parental Leave Pay.

All or part of your Parental Leave Pay entitlement may be transferred to another person (for example, your partner) who takes over the primary care of the child. Both you and the other person must complete a separate claim for Parental Leave Pay.

You can receive Parental Leave Pay before, after or at the same time as employer provided paid and unpaid leave, such as maternity, recreation or annual leave and long service leave.

For more information, go online at www.familyassist.gov.au or call the Family Assistance Office on **13 6150** or visit your local Family Assistance Office.

Pension Supplement <i>(for Austudy only)</i>	Pension Supplement is paid automatically to people receiving Austudy who are over Age Pension age. It is paid fortnightly with your regular pension payment. A separate claim is not required for Pension Supplement. From 1 July 2010 you have the choice of receiving the minimum amount of the Pension Supplement as a quarterly payment.
Pensioner Concession Card	A Pensioner Concession Card provides certain customers with access to Australian Government concessions. These include subsidised prescription medicines through the Pharmaceutical Benefits Scheme. State and territory governments also provide a range of concessions on government and household services to Pensioner Concession Card holders. You may be eligible for a Pensioner Concession Card if you are a single principal carer of a dependent child(ren) under 16, or if an Employment Services Assessment has been assessed as having a partial capacity to work.
Pharmaceutical Allowance	Pharmaceutical Allowance helps you pay for the cost of prescription medicines. It is paid with your Youth Allowance if you are temporarily incapacitated because of illness or injury and provide a medical certificate, if you are the principal carer of a child(ren) under 16 or have been assessed as having a partial capacity to work. To get Pharmaceutical Allowance with your Austudy payment, you need to be over 60 but under Age Pension age and in receipt of a Centrelink payment continuously for at least 9 months.
Remote Area Allowance	Remote Area Allowance was introduced as an additional assistance for Centrelink customers in remote areas. It recognises that many customers who do not pay tax, or very little tax, do not get the full benefit of tax zone rebates. Remote Area Allowance makes a contribution towards some of the costs associated with living in remote areas.
Rent Assistance	You may be eligible for rent assistance if you rent your accommodation in the private rental market. This includes paying private rent, board or lodging for accommodation in a house, flat or unit, boarding house, hostel or private hotel. It also includes paying ground rent, site fees or mooring fees for a caravan, mobile home or boat in which you live.
Rent Deduction Scheme	The Rent Deduction Scheme allows Centrelink customers in public housing to have their housing payments (such as rent, loan repayments and arrears) deducted from their Centrelink payments and sent directly to the Housing Authority in their state or territory.
Social Workers	Centrelink has professional social workers in its Customer Service Centres and Call Centres throughout Australia. Social workers can offer you personal counselling and support in difficult times, such as domestic and family violence, severe financial hardship, homelessness, loss and bereavement. They can refer you to other services and programs like housing, health, emergency relief, legal and/or counselling services and support groups.
Telephone Allowance <i>(for Youth Allowance – job seekers only)</i>	You may be eligible for help with the costs of maintaining a mobile or home telephone service if: <ul style="list-style-type: none"> • you have been assessed by an Employment Services Assessor as having a partial capacity to work, or • you are the principal carer of a dependent child, or • your partner is over 60 years but under Age Pension age and is receiving Newstart Allowance or Sickness Allowance for at least 9 months. <p>You must have a telephone or mobile phone service connected in your name or your partner's name to receive the basic rate of Telephone Allowance.</p> <p>Telephone Allowance is paid quarterly in January, March, July and September with your usual fortnightly payment.</p>

Wage Assist Wage Assist is a job subsidy to assist the very long-term unemployed receiving Newstart or Youth Allowance. Under Wage Assist, an amount of money is paid to employers as a wage subsidy. For more information, go to www.deewr.gov.au or call **13 2850**.

Youth Disability Supplement Job seekers, students or apprentices may qualify for Youth Disability Supplement if you are under 21 years of age and have an impairment that restricts your capacity to work 30 hours or more per week. Your capacity for work would be assessed by an Employment Services Assessor.

Helpful web addresses

www.myfuture.edu.au – An online career exploration and information service to help young people make informed career decisions.

www.edna.edu.au – A gateway to resources and services for education and training.

www.deewr.gov.au – A gateway to services provided by the Department of Education, Employment and Workplace Relations.

www.jobsearch.gov.au – Provides a new way for job seekers to search for a job.

www.accesstraining.deewr.gov.au – Provides job seekers who are experiencing barriers to employment with information about pre-vocational training, support and assistance to obtain and maintain an Australian Apprenticeship.

www.australianapprenticeships.gov.au – Information for job seekers, students and employers on the benefits of Australian Apprenticeships and how they work.

www.jobguide.deewr.gov.au – An in-depth look at a range of occupations and how to get the training or education you need for them. There is also information about how to choose an occupation based on your skills and abilities.