



# Information Booklet about your claim for Family Assistance

## Purpose of these notes

This **Information Booklet** tells you what you need to know to make an annual lump sum claim for family assistance, and also gives you the information needed to get your correct entitlement.

The main family assistance payments and benefits are:

- Family Tax Benefit
- Child Care Benefit.

**Note:** This booklet should be used if you are claiming a lump sum payment for Family Tax Benefit and/or Child Care Benefit for the 2009–2010 and 2010–2011 financial years. Please read this **Information Booklet** before completing the claim form.

## Definition of a Partner

For Family Assistance Office 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).

The Family Assistance Office 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.

The Family Assistance Office recognises all couples, opposite-sex and same-sex.

## For more information

Go to our website at **[www.familyassist.gov.au](http://www.familyassist.gov.au)** or call the Family Assistance Office on **13 6150** between 8.00 am and 8.00 pm (local time) Monday to Friday or visit your local **Family Assistance Office**.

To speak to the Family Assistance Office in languages other than English, call **13 1202**.

**Note:** Calls from your home phone to the Family Assistance Office 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.

The Family Assistance Office is located in all Medicare offices and Centrelink Customer Service Centres.

## 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 Family Assistance Office business, we will arrange this for you free of charge.

English

To speak to the Family Assistance Office in languages other than English, call 13 1202\*. Information in your language can also be found on the website at www.familyassist.gov.au

\* Charges for calls from your home phone to Family Assistance Office "13" numbers vary depending on your telephone service provider. Calls to "1800" numbers from your home phone are free. Calls from public and mobile phones are charged at a higher rate.

Arabic

لكي نتحدث إلى Family Assistance Office باللغة العربية اتصل على الرقم 13 1202\*. يمكنك العثور على معلومات بلغتك على الموقع www.familyassist.gov.au

\* تفتاوت رسوم الاتصال بـ Family Assistance Office على الأرقام التي تبدأ بـ "13" من هاتف منزلك تبعاً لخدمة 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.

Assyrian

قما دتوچوچە Family Assistance Office تەتەتەنە. 13 1202\* تەتەتەنە. قەتەنە قەتەنە مەتەنە. دد دتەنە دەتەنە. ئە www.familyassist.gov.au

\* تەتەتەنە بۆ مەتەنە قەتەنە دتەنە قەتەنە Family Assistance Office "13" تەتەنە قەتەنە مەتەنە. ئە دد دەتەنە دتەنە مەتەنە. ئە قەتەنە د "1800" بۆ مەتەنە قەتەنە مەتەنە. ئە قەتەنە بۆ مەتەنە قەتەنە مەتەنە. ئە مەتەنە بۆ مەتەنە قەتەنە مەتەنە. ئە مەتەنە بۆ مەتەنە قەتەنە مەتەنە.

Bosnian

Ako želite da se u Family Assistance Office obratite na bosanskom, nazovite 13 1202\*. Informacije na vašem jeziku možete naći na internet stranici: www.familyassist.gov.au

\* Cijena poziva sa vašeg kućnog telefona na brojeve za Family Assistance Office koji počinju sa "13" varira ovisno o telefonskoj firmi koju koristite. Pozivi sa vašeg kućnog telefona na brojeve koji počinju sa "1800" su besplatni. Pozivi iz javnih govornica i sa mobitela se naplaćuju po višoj cijeni.

Chinese

如果你希望使用中文聯絡 Family Assistance Office，請撥打電話 13 1202\*。你同時能夠在 www.familyassist.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 Family Assistance Office，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 Family Assistance Office به لسان دری، لطفاً به تلفون شماره 13 1202\*، زنگ بزنید. معلومات به لسان خودتان در ویب سایت www.familyassist.gov.au موجود میباشند.

\* مصارف زنگ زدن از تلفن های خانه به شماره های "13" Family Assistance Office نظریه کمپنی تلفن شما فرق میکند. زنگ زدن به شماره های "1800" از تلفن های خانه رایگان میباشد. زنگ زدن از تلفن های عامه و موبایل برابن قیمت تر تمام میشود.

Dinka

Ba jam wen ee Family Assistance Office në Thorj e Jiënj cɔl 13 1202\*. Wël ke lëk në thuoŋduon ato në webthait www.familyassist.gov.au

\* Wëu ee ke lööm tɔŋ yin në ke cin Family Assistance Office cɔl pandu në namba ka "13" ee tɔ ke të yin telepuudu yök thin [ran ye yieëk telepuun]. Cööt ke namba ke telepuun ka "1800" pandu acin wëu ye cuat piny. Cööt ke telepuun ee lɔ loi në telepuun tɔ dhë-ic në pen chal-ic ku ka ye loi ne telepuun de mobail-ic, ciën den ee tɔ nhial apeli.

Farsi

برای اینکه با Family Assistance Office به زبان فارسی صحبت کنید به شماره 13 1202\* تلفن بزنید. اطلاعات به زبان خودتان را می‌توانید در وب سایت www.familyassist.gov.au بیابید.

\* هزینه تلفن زدن از تلفن منزلتان به شماره‌های Family Assistance Office 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 مشمول هزینه بیشتری است.

Filipino

Upang makipag-usap sa Family Assistance Office sa Filipino, tumawag sa 13 1202\*. Ang impormasyon sa inyong wika ay maaaring makita sa website www.familyassist.gov.au

\* Ang mga bayad sa tawag sa "13" numero ng Family Assistance Office mula sa inyong tahanan ay magkakaiba ayon sa nagbibigay ng serbisyo ng telepono. Ang mga tawag sa "1800" mula sa inyong tahanan ay libre. Ang mga tawag sa mga teleponong pampubliko at mobil ay nasa mataas na halaga.

Khmer

ដើម្បីនិយាយជាមួយ Family Assistance Office ជាភាសាខ្មែរ សូមទូរស័ព្ទទៅលេខ 13 1202\*។ លោកអ្នកក៏អាចទទួលបានព័ត៌មានជាភាសាខ្មែរតាមវេបសាយ www.familyassist.gov.au។

\* តម្លៃទូរស័ព្ទពីផ្ទះរបស់លោកអ្នកទៅលេខ "13" របស់ Family Assistance Office នឹងប្រែប្រួលទៅតាម ក្រុមហ៊ុនផ្តល់សេវាទូរស័ព្ទ។ ការវាយទូរស័ព្ទទៅលេខ "1800" ពីផ្ទះរបស់លោកអ្នកនឹងមិនមានគិតលុយទេ។ ការវាយទូរស័ព្ទពីបន្ទប់ទូរស័ព្ទសាធារណៈនឹងទូរស័ព្ទដៃនឹងត្រូវវិនិច្ឆ័យខ្ពស់។

Korean

Family Assistance Office에 한국어로 문의하시려면 전화 13 1202\*번을 이용하십시오. 웹사이트 www.familyassist.gov.au에 접속하시면 한국어로 번역된 정보를 찾아 보실 수 있습니다.

\* 일반 가정용 전화로 "13"으로 시작되는 Family Assistance Office 문의 전화를 이용할 경우 부과되는 전화 요금이 전화 회사에 따라 다릅니다. "1800"으로 시작되는 전화 번호는 가정용 전화를 사용하실 경우 무료입니다. 공중 전화와 휴대 전화를 이용하는 경우 더 높은 전화 요금이 부과됩니다.

Macedonian

За да зборувате со Family Assistance Office на македонски јазик, телефонирајте на 13 1202\*. Информации на вашиот јазик можете да најдете на Интернет страните на www.familyassist.gov.au

\* Повиците од вашиот домашен телефон на броевите во Family Assistance Office кои почнуваат со "13" се наплаќаат по различна цена, во зависност од вашиот доставувач на телефонски услуги. Повиците на броевите кои почнуваат со "1800" од вашиот домашен телефон се бесплатни. Повиците од јавни телефонски говорници или мобилни телефони се наплаќаат по повисока цена.

Russian

Чтобы поговорить с Family Assistance Office по-русски, звоните по телефону 13 1202\*. Информацию на русском языке можно найти на вебсайте www.familyassist.gov.au

\* Стоимость звонков с домашнего телефона в Family Assistance Office по номерам, начинающимся с "13", может варьировать в зависимости от провайдера телефонных услуг. Звонки с домашнего телефона по номерам, начинающимся с "1800", бесплатны. Плата за звонки с мобильного телефона или из телефона-автомата взимается по более высокому тарифам.

Serbian

Да бисте разговарали са Family Assistance Office-ом на српском, назовите 13 1202\*. Информације на вашем језику можете да нађете на вебсајту на www.familyassist.gov.au

\* Цена телефонског разговора са Family Assistance Office-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.

Somali

Si af Soomaali loogula hadlo Family Assistance Office, waxaad wacdaa 13 1202\*. Macluumaadka ku qoran luuqdaada waxaa laga heli karaa website-ka ah: www.familyassist.gov.au

\* Lacagta laga qaado wicitaannada laga sameeyo taleefanka gurigaaga oo lagu waco lambarada "13" ee Family Assistance Office way is-badbaddalaan ayadoo ku xiran bixiyaha adeegga taleefankaaga. Wicitaannada lambarada "1800" oo laga waco taleefanka gurigaaga waa lacag la'aan. Wicitaannada laga waco taleefannada dadweynaha (public) ama moobaylada waxaa laga qaadaa dulsaar sare oo lacageed.

Spanish

Para hablar a Family Assistance Office en español, llame al 13 1202\*. Encontrará información en español en el sitio Web www.familyassist.gov.au

\* El precio de las llamadas desde el teléfono de su casa a los números de Family Assistance Office 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.

Thai

หากท่านต้องการติดต่อ Family Assistance Office เป็นภาษาไทย กรุณา โทร.ไปที่ 13 1202\* ท่านสามารถหาข้อมูลเป็นภาษาไทยได้ที่เว็บไซต์ www.familyassist.gov.au

\* หากโทร.จากบ้านท่านถึง Family Assistance Office หมายเลข "13" ค่าโทร.ที่พัสดุจะขึ้นอยู่กับบริษัทผู้ให้บริการของท่าน หากโทร.ถึงหมายเลข "1800" จากโทรศัพท์ที่บ้านของท่าน ค่าโทร.จะฟรี หากโทร.จากโทรศัพท์สาธารณะ หรือมือถือจะเสียในอัตราสูงกว่า

Turkish

Family Assistance Office ile Türkçe dilinde konuşmak için 13 1202\* nolu telefonu arayınız. İnternette kendi dilinizdeki bilgileri www.familyassist.gov.au sitesinde bulabilirsiniz.

\* Ev telefonunuzdan Family Assistance Office'in "13" ile başlayan telefon numaralarınıza yaptığınız aramaların ücreti, bağılı oldüğünüz 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 Family Assistance Office 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.familyassist.gov.au

\* Cuộc điện thoại gọi từ điện thoại nhà đến số điện thoại bắt đầu bằng số "13" của Family Assistance Office 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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This **Information Booklet** tells you what you need to know to make a claim for family assistance, and also gives you the information needed to get your correct entitlement.

The main family assistance payments and benefits are listed below:

- **Family Tax Benefit Part A**
- **Family Tax Benefit Part B**
- **Child Care Benefit**
- **Child Care Rebate**

The Child Care Rebate is a payment that helps families who are eligible for Child Care Benefit, with the cost of child care. Families who choose to claim Child Care Benefit as a lump sum, will receive their Child Care Rebate at the end of the year after they have claimed their Child Care Benefit.

Your **Child Care Rebate** may be paid directly to you or your approved child care service(s) fortnightly and in many cases weekly or quarterly to you depending when your approved child care service(s) lodges your child's attendance information.

Alternately you can choose to be paid Child Care Rebate at the end of the financial year once your income is known and your service has provided all attendance information for the year.

**Note:** The payment option you choose for Child Care Rebate will be applied for the entire financial year. A new payment option cannot be applied until the start of the next financial year.

How do you want to be paid your Child Care Rebate?

- Direct to the approved child care Service \*
- Direct to your nominated bank account \*
- Quarterly
- Annually

\* Child Care Rebate could be paid fortnightly and in many cases weekly depending on how often your approved child care service(s) provide attendance information. If you are receiving Child Care Benefit at a legislative rate greater than zero and you choose one of the direct payment options, 15 per cent of your Child Care Rebate entitlement will be withheld until the end of the financial year to reduce the risk of being overpaid.

You can choose to receive a zero rate of Child Care Benefit throughout the year and be assessed for any entitlement after the end of the financial year when your actual annual family income is known.

You will need to lodge a ***Claim for Approved Child Care payments throughout the 2011–2012 financial year*** form (FA002) within the financial year for which you are claiming.

There are other payments and services including Large Family Supplement, Multiple Birth Allowance, Health Care Card and Rent Assistance, which will be added to your Family Tax Benefit if you are eligible. You do not need to lodge a separate claim form however, you may be asked to provide verification of your details.

This **Information Booklet** should be used with the following forms:

- Claim for an annual lump sum payment of Family Tax Benefit for the 2010–2011 financial year (FA048)
- Claim for an annual lump sum payment of Family Tax Benefit for the 2009–2010 financial year (FA054)
- Claim for Approved Child Care payments – an annual lump sum payment for the 2010–2011 financial year (FA011)
- Claim for Approved Child Care payments – an annual lump sum payment for the 2009–2010 financial year (FA052)

Online Services offers you a quick and easy way to do your business with the Family Assistance Office by using phone or Online Services options at a time that is convenient to you.

### ***Online Services***

Registration for Online Services is easy and only takes a few minutes. Register by clicking the Online Services tab at **[www.familyassist.gov.au](http://www.familyassist.gov.au)** When you register, you will be given a Customer Access Number (CAN) and asked to choose a password.

Once online, you can:

- make a claim for Baby Bonus no later than 52 weeks from the day after the birth of your child or from the day after the child enters your care for adopted children
- make a claim for Family Tax Benefit and Child Care Benefit for Approved Care up to the past 2 financial years
- make a claim for Maternity Immunisation Allowance before your child's 5th birthday or for your child adopted overseas
- update your income estimate and see how it affects your payments
- request an advance payment of Family Tax Benefit
- see your Family Tax Benefit advance details
- check when you'll be paid by the Family Assistance Office
- access a range of other services
- update your personal details
- update your child care details
- update your Child Care Rebate payment frequency
- complete family assistance reviews.

### ***Phone Online Services***

Online Services by phone is also available 24 hours, seven days a week. Once registered you will be given a PIN and can phone **13 6240** to access various information including:

- your income estimate
- your Family Tax Benefit advance details
- your payment history
- request an advance payment of Family Tax Benefit.

Customer support for this number is available from 8.00 am to 8.00 pm (local time) Monday to Friday except national or state public holidays.

For more information about Online Services or availability times, go to our website at **[www.familyassist.gov.au](http://www.familyassist.gov.au)** or call the Family Assistance Office on **13 6150**.

### What is Family Tax Benefit?

Family Tax Benefit is a payment to help you with the costs of raising your dependent child(ren).

There are two parts to Family Tax Benefit—Part A and Part B.

Family Tax Benefit Part A is worked out on your family's combined annual income and the ages and number of dependent child(ren) in your care. It is paid for eligible child(ren) up to the age of 21, and full-time students aged 21–24.

Family Tax Benefit Part B provides extra assistance to single parent families and families with one main income. Family Tax Benefit Part B is subject to an income test and can be paid until the youngest child in your care turns 16 (or until the end of the calendar year in which they turn 18 if they are a full-time student).

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### What is a Regular Care Child?

A regular care child is a child in your care for between 14 per cent and less than 35 per cent of the time. If you have a regular care child in your care, you will not be entitled to Family Tax Benefit Part A and Part B (including the supplements), Multiple Birth Allowance, Large Family Supplement, Baby Bonus and Maternity Immunisation Allowance.

You may be entitled to the following family assistance:

- Rent Assistance
- a Health Care Card
- the Lower Threshold of the Medicare Safety Net
- Remote Area Allowance
- Child Care Benefit
- Child Care Rebate.

To be eligible for these benefits you will need to meet the other family assistance requirements for that benefit and complete a family assistance claim.

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### Large Family Supplement

If you care for 3 or more dependent children for whom you receive Family Tax Benefit, you may also be entitled to Large Family Supplement. It is paid for each child after the second. You do not need to lodge a separate claim.

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### Multiple Birth Allowance

You may be entitled to Multiple Birth Allowance if you care for triplets or larger multiple births for whom you receive Family Tax Benefit. Multiple Birth Allowance will be paid until the children are 16 years old and will be added to your Family Tax Benefit. You do not need to lodge a separate claim.

If you have at least 3 children from the same birth set, in full-time study, Multiple Birth Allowance may continue to be paid until the end of the calendar year in which they turn 18 years of age.

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### Rent Assistance

For information about '*Rent Assistance*', see *Page 27*.

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### Who is eligible for Family Tax Benefit?

To be eligible for Family Tax Benefit you must:

- be a parent, guardian, carer (including foster carer), grandparent or an approved care organisation
- provide care to an eligible child (see *Page 18*)
- have legal responsibility for the day-to-day care, welfare and development of the child, **and**
- meet the Australian residence requirements (see *Page 18*) for family assistance purposes.

## How to claim a lump sum payment

You can claim through the Family Assistance Office by completing a claim for a lump sum payment of Family Tax Benefit for the relevant financial year.

Families have up to 24 months after the end of the financial year for which they are seeking payment to lodge a lump sum claim for Family Tax Benefit.

### ***Claiming a lump sum through the Family Assistance Office***

The claim can be paid after you (and/or your partner) have lodged a tax return with the Australian Taxation Office. To be paid Family Tax Benefit you must complete and lodge your Family Tax Benefit claim and lodge your tax return(s) (if you are required to lodge a tax return) by the following dates:

- 30 June 2014, for the 2011–2012 financial year
- 30 June 2013, for the 2010–2011 financial year
- 30 June 2012, for the 2009–2010 financial year.

**You should still lodge your tax returns (if you are required to lodge a tax return) by the date specified by the Australian Taxation Office** (refer to the Tax Pack for guidelines).

Family Tax Benefit Part A and Part B supplement payments are available at the end of the financial year once your payments have been balanced. Payment of the supplement is dependent on tax returns being lodged within the required timeframe, or advising the Family Assistance Office that you (and/or your partner) are not required to lodge a tax return.

### ***What happens if I do not lodge my tax return or notify the Family Assistance Office that I am not required to lodge my tax return within the allowed timeframe?***

You (and/or your partner) must lodge a tax return or tell the Family Assistance Office that you are not required to do so. The Australian Taxation Office can tell you whether you are required to lodge a tax return. If you do not do either of these things, any Family Tax Benefit you have received will become a debt and will have to be paid back.

You may no longer receive your Family Tax Benefit on a fortnightly basis if you (and/or your current partner) do not:

- lodge your income tax return(s) and as a result, a debt is raised, **or**
- tell the Family Assistance Office you (and/or your **current** partner) are not required to lodge your income tax return(s) within the required timeframe.

This may also apply where you (and/or your **current** partner) have outstanding income tax returns that have resulted in debts where you have failed to lodge for past years when you were in receipt of Family Tax Benefit.

### ***Medicare Safety Net***

The Medicare Safety Net helps with high medical costs for out-of-hospital medical services. If you are an individual and are enrolled with Medicare, you do not need to register for the Medicare Safety Net. All families and couples need to register for the Medicare Safety Net.

If you choose to receive your Family Tax Benefit Part A as an annual lump sum, you may not be eligible for the lower Medicare Safety Net threshold until the start of the next calendar year. If you receive Family Tax Benefit Part A fortnightly, you may be eligible for the lower Medicare Safety Net threshold from the day you receive your first Family Tax Benefit Part A payment in the calendar year.

**Note:** It is your responsibility to understand that how you choose to receive your Family Tax Benefit Part A payment determines your eligibility for the Medicare Safety Net Family Tax Benefit Part A threshold.

## Shared care

*(for Family Tax Benefit only)*

The Family Assistance Office and the Child Support Agency use the same rules to work out your level of care. This means that one determination is used for both the family assistance and child support. Shared care is when any of the child(ren) for whom you are claiming Family Tax Benefit spend some of the time, for example weekends or school holidays, with someone other than your current partner (such as their other parent, if you are separated).

If you do not have a parenting plan or court order, or your care arrangements differ from those specified in the plan or order, you will need to provide an agreed percentage of care or an agreed care arrangement for the care period. The Family Assistance Office will verify care arrangements with the other carer.

A care period:

- begins on the day on which the care of a child starts to be shared between 2 or more people, or the day on which the pattern of care changes, **and**
- ends when there is a subsequent change in care.

To be paid any Family Tax Benefit, you must have care of the child for at least 35 per cent of the time.

If you have care of a child between 14 per cent and less than 35 per cent of the time, you are not entitled to receive Family Tax Benefit payments, but you may be entitled to receive the following:

- Rent Assistance
- a Health Care Card
- access to the Lower Threshold of the Medicare Safety Net
- Remote Area Allowance
- Child Care Benefit
- Child Care Rebate.

To be eligible for these benefits you will need to meet the other family assistance requirements for that benefit and complete a claim for family assistance.

If you have care of your child(ren) for more than 65 per cent of the time, you may be entitled to all of the Family Tax Benefit.

Percentage of actual care the child	Percentage of Family Tax Benefit you may for receive
0% to less than 14%	0%
14% to less than 35%	0%
35% to less than 48%	25% plus 2% for each percentage point over 35%
48% to 52%	50%
More than 52% to 65%	51% plus 2% for each percentage point over 53%
More than 65% to 100%	100%

**continued ►►**

To calculate the percentage of care for the care period, add up the number of nights the child is with you, and convert this to a percentage of the number of nights in the period. For the purpose of Family Tax Benefit a person with overnight care of a child is generally regarded as having had care of the child for that day.

*For example:*

**Danny and Maria share care of Lewis.**

They do not have a formal agreement but have an informal agreement where Lewis spends each alternate weekend (Friday and Saturday nights) and half the school holidays with Danny, and the rest of the time with Maria.

Half the school holidays is 6 weeks	(42 days)	+
Each alternate weekend	(2 x 20 = 40 days)	=
Total days in Danny's care	<u>82</u>	

As a percentage, 82 days divided by 365 days (the number of days in the care period, in this case the full financial year) = 22.4%. This is rounded down to 22%.

Danny is assessed as having 22% care and Maria as having 78% care.

If you think the number of nights the child is in your care does not accurately reflect the amount of time you have care, you can instead choose to tell the Family Assistance Office the total number of days and hours you have care in the care period.

If you and the child's other carer have agreed percentages of care, or an agreed care arrangement, then the care percentage applied to your Family Tax Benefit is based on your care agreement.

If you DO NOT have an agreed percentage of care, or an agreed care arrangement, then the Family Assistance Office will decide the care percentage to be applied to your Family Tax Benefit, based on the evidence of your care arrangements.

## Blended family

*(for Family Tax Benefit only)*

A blended family is a family with 2 or more dependent children and:

- at least one of those children is a child of one member of the couple, from a previous relationship
- at least one of the other children is a child of this relationship or the child of the other member of the couple from a previous relationship.

If you would like to be assessed as a blended family, you and your partner must have an eligible Family Tax Benefit child in your care for at least 35 per cent of the time.

If your family is blended you can choose:

- for one parent to be paid all the Family Tax Benefit, **or**
- to split the payment between each parent at an agreed percentage.

**Note:** If you choose this option, you and your partner will need to complete separate claim forms. Both claims will be assessed before either of you are paid.

*For example:*

Mary and John have 2 children. Mary and John have a son together. John also has a daughter from a previous relationship living with them. Mary and John have decided to split their family's full Family Tax Benefit entitlement so they each receive half (50%) of it. Mary and John each completed a Family Tax Benefit claim form. Mary claimed for their son on her claim form and John claimed for his daughter on his claim form.

**Children from a previous relationship and child support**  
(for Family Tax Benefit only)

Situations where you may have a child from a previous relationship include when you are:

- a single parent, **or**
- partnered and your current partner is not the child’s parent, **or**
- partnered where you are not the child’s parent, but your partner is.

Your payment(s) will be affected if you do not provide your child support details.

If any dependent child, in your care, is from a previous relationship (including same-sex relationship) you must take initial child support action within 13 weeks (91 days) of the latest of the following dates:

- the date the child was born
- the date you separated from the child’s other parent
- the date the child came into your care
- the date your percentage of care increased to 35 per cent or above
- such later date that you first became entitled to apply for child support.

If you do not claim child support within the specified period, you cannot be paid more than the base rate of Family Tax Benefit Part A until you take reasonable steps to obtain child support.

It is important to remember that regardless of your personal income both parents of the child are responsible for providing support for the care of that child.

The term ‘parent’ refers to a natural or 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.

**Applying for a child support assessment**

To receive more than the base rate of Family Tax Benefit Part A you are required to apply for child support from the other parent of your child if you are not currently partnered to that person.

The requirement to apply for child support, also applies to your current partner if they have a child from a previous relationship in their care. For more information go to [www.csa.gov.au](http://www.csa.gov.au) or call the Child Support Agency on **13 1272**.

**Exemptions from seeking child support**

If you found it difficult or were unable to apply for child support payment(s) you should discuss your situation with someone from the Family Assistance Office. In most cases exemptions need to be assessed by a Social Worker.

The Family Assistance Office has social workers who are able to assist with child support issues such as claiming exemptions. You can arrange to see a Social Worker by calling **13 6150** between 8.00 am and 8.00 pm (local time) Monday to Friday to make an appointment.

**Child support you receive**

Child support includes money collected on your behalf by the Child Support Agency in respect of the child and/or any money you collect yourself (for example, spousal maintenance or direct debit).

Child support payments can include lump sum payment(s), regular cash or non-cash amounts.

Child support also includes any expenses that the other parent pays on behalf of you or your child(ren). Examples of this include when the other parent pays your mortgage, your child’s sporting costs, child care fees or the purchase of a car.

If the amount of child support you receive unexpectedly changes (for example, you receive a back payment owing to you), this will affect the total amount of family assistance you will be entitled to receive in the current financial year.

If the Child Support Agency generally collects your child support on your behalf and you collect any child support directly from the paying parent, you should contact the Child Support Agency immediately to ensure that it is taken into account for family assistance purposes.

### Maintenance Income Credit

In calculating your Family Tax Benefit entitlement, you are able to receive a certain amount of child support before your Family Tax Benefit is affected. This is known as the Maintenance Income Free Area.

The Maintenance Income Credit reduces the possibility of a Family Tax Benefit overpayment caused by large or late child support payments. The Maintenance Income Credit allows families to access any unused Maintenance Income Free Areas from previous years to offset any large or late child support payment(s). If you do not use all of your Maintenance Income Credit within a financial year you may be able to use it for another financial year.

The Maintenance Income Credit will be available at the end of the financial year for Child Support Agency collection cases only.

## About Child Care Benefit

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### What is Child Care Benefit?

Child Care Benefit is a payment to help families with the cost of child care. You can claim Child Care Benefit for **approved** child care or **registered** child care or a combination of both.

**Approved child care** is provided by child care services approved by the Department of Education, Employment and Workplace Relations to reduce child care payment(s) on behalf of eligible families. Most long day care, family day care, before and after school care, vacation care, in home care and occasional care services are approved child care services. To find an approved provider in your area search the [www.mychild.gov.au](http://www.mychild.gov.au) website or call the Child Care Access Hotline on **1800 670 305 (TTY 1800 639 327)**.

If you use **approved care** you can choose to receive your Child Care Benefit as reduced fees or as a lump sum after the end of the financial year.

If you wish to claim Child Care Benefit as reduced fees, please complete the ***Claim for Approved Child Care payments throughout the 2011–2012 financial year*** form (FA002). If you are eligible for Child Care Benefit as reduced fees, your Child Care Rebate may be paid directly to you or your approved child care service(s) fortnightly and in many cases weekly or quarterly to you depending when your approved child care service(s) lodges your child's attendance information. Alternately you can choose to be paid Child Care Rebate at the end of the financial year once your income is known and your service has provided all attendance information for the year.

**Registered child care** is provided by nannies, grandparents, relatives or friends who are registered with the Family Assistance Office. In some circumstances it can also include care provided by individuals in private pre-schools, kindergartens and some outside school hours care service(s). Your carer can contact the Family Assistance Office for information on how to become registered.

If you use **registered care** you must claim with the Family Assistance Office within 12 months of the care being provided and paid for. You will need to provide receipts for all periods you are claiming.

**If you are using registered care only, please complete the *Claim for Child Care Benefit for registered care* form (FA018).**

### Who should claim Child Care Benefit?

The parent who completed the child care enrolment form with the child care provider needs to be the parent who claims the Child Care Benefit from the Family Assistance Office.

*For example:*

If Jane completes the enrolment form with the child care provider then Jane is the parent who needs to complete the Child Care Benefit claim form.

## Who is eligible for Child Care Benefit?

To be eligible for Child Care Benefit:

- you must meet the Australian residence requirements and be living in Australia (or have an exemption)
- your child must meet the immunisation requirements (or have an exemption)
- your child must attend either approved care (and you are liable for the child care fees) or registered care (and you have paid your child care fees).

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

If you salary sacrifice the cost of child care fees so that your employer has the legal liability to pay the fees (and not you), you are not eligible for Child Care Benefit for the child care costs paid under your agreement. Payment of child care fees by an employer is only exempt from fringe benefit tax if the employer is legally liable for the fees. If you are not sure who is legally obliged to pay the fees, you will need to clarify this with your employer.

You may not be eligible for Child Care Benefit if your fees are paid for you by another agency, for example the Adult Migrant English Program. However you may be eligible for Child Care Benefit for care that is not related to your attendance at Adult Migrant English Program training.

**Note:** If you (or your partner/ex-partner) are the grandparent or great grandparent of the child you are claiming Child Care Benefit for, you may be eligible for additional assistance and you should discuss your options with the Family Assistance Office.

## How can you receive Child Care Benefit for approved care?

There are two ways to receive your Child Care Benefit:

### 1. Reduced fees

If you choose to receive reduced child care fees, your Child Care Benefit will be paid directly to your approved child care service(s). Your Child Care Benefit is based on your estimate of your actual annual family income for the 2011–2012 financial year.

The amount of your Child Care Benefit will be deducted from the amount of your child care fees. You will have to pay any 'gap' in outstanding fees.

*For example:*

If your approved child care service charges \$200 per week and you are entitled to receive \$80 per week as Child Care Benefit, you will only have to pay the 'gap' of \$120 to your approved child care service. Your Child Care Benefit will be paid directly to the approved child care service.

You must claim Child Care Benefit as reduced fees if you want to receive your Child Care Rebate throughout the year even if you are assessed at a zero rate of Child Care Benefit.

### ***How do you claim reduced child care fees?***

If you wish to claim Child Care Benefit as reduced fees complete the ***Claim for Approved Child Care payments throughout the 2011–2012 financial year*** form (FA002) within the financial year for which you are claiming. If you receive Family Tax Benefit as fortnightly payments, you do not need to complete the form, you can lodge a claim by calling **13 6150**. Anyone can claim Child Care Benefit online at [www.familyassist.gov.au](http://www.familyassist.gov.au) Once your claim has been approved, you will need to give your Customer Reference Number (CRN) and date of birth to your approved child care service.

## 2. Lump sum payment

A lump sum payment of Child Care Benefit is only available to families who paid full fees for **approved** child care they used at some time during the 2010–2011 financial year (1 July 2010 to 30 June 2011) and/or 2009–2010 financial year (1 July 2009 to 30 June 2010).

To be paid a lump sum payment of Child Care Benefit **your approved child care service(s)** must send attendance details in your name to the Family Assistance Office. To enable your approved child care service to do this, you will need to provide your Customer Reference Number (CRN) and date of birth.

If you intend to claim a lump sum payment of Child Care Benefit for the 2010–2011 financial year and your actual annual family income is MORE than the income limits in relation to the number of children in approved child care (see *Page 17*), your Child Care Benefit entitlement is zero due to income. You do not need to provide the Family Assistance Office with an estimate of your actual annual family income or your tax file number details.

If you choose to receive your Child Care Benefit as a lump sum payment, any Child Care Rebate will also be paid as a lump sum at the end of the financial year after you have claimed your Child Care Benefit.

If you wish to receive your Child Care Rebate throughout the year you will need to claim Child Care Benefit as reduced fees.

If you prefer not to lodge a Child Care Benefit Lump Sum payment claim at the end of each year, you should consider claiming Child Care Benefit reduced fees at the zero rate.

### ***Who cannot claim a lump sum payment?***

You **cannot** claim a lump sum payment for:

- any period when you received Child Care Benefit as reduced fees, **or**
- any period when all your child care fees were paid for you by a third party (for example, your employer) or other agency, **or**
- any type of child care other than approved care (for example, registered care).

### ***How do you claim a lump sum payment?***

You need to lodge a '**Claim for Approved Child Care Payments**' within 24 months of the financial year for which you are seeking payment. You cannot claim Child Care Benefit through the tax system. Anyone can claim Child Care Benefit online at **[www.familyassist.gov.au](http://www.familyassist.gov.au)**

## Details of your child(ren) in approved child care

If you wish to claim Child Care Benefit as reduced fees, you will need to give details for each of your children in **approved** child care.

We also need to know if each child attends school. For Child Care Benefit purposes, a **school child** is a child who attends primary or secondary school or is on a break from school (for example, school holidays) and will be returning to primary or secondary school after that break. For Child Care Benefit purposes, children who are in the following classes are regarded as being in the first year of primary school:

- kindergarten in NSW or ACT
- preparatory or Year 1 in QLD
- pre–primary in WA
- transition in NT
- preparatory in VIC and TAS
- reception in SA

A child will automatically be considered a school child when they turn 6 years old. You should tell us if your child is 6 or over and not at school as this may affect your rate of Child Care Benefit.

## Eligible Child Care Benefit hours

Depending on your circumstances you may be entitled to:

### ***Up to 24 hours of Child Care Benefit per child per week***

You can get **up to** 24 hours of Child Care Benefit per child per week if you are eligible for Child Care Benefit and are using an approved child care service.

### ***Up to 50 hours of Child Care Benefit per child per week***

You can get **up to** 50 hours per child per week if you are eligible for Child Care Benefit using an approved child care service and one of the following apply to both you AND your partner:

- are working, looking for work, studying, training or doing voluntary work<sup>†</sup>, for at least 15 hours per week (or 30 hours per fortnight)<sup>†</sup>, **or**
- have a disability, **or**
- get Carer Allowance or Carer Payment for a child or adult (Carer Allowance and Carer Payment are Centrelink payments), **or**
- are an eligible grandparent with the primary care\* of a grandchild.

### ***For more than 50 hours of Child Care Benefit per child per week***

You can get more than 50 hours of Child Care Benefit per child per week if you (and your partner) are both unavailable (at the same time) to care for your child(ren) for more than 50 hours a week due to work, training or study commitments (including travel to and from work). Child Care Benefit is payable for all hours above 50 hours per week up to your eligible hours limit.

## Child Care Rebate work, training, study test

You can get the Child Care Rebate if both you (and your partner) are working, looking for work, studying or training or doing voluntary work to improve your work skills at some time during a week or have an exemption. No minimum number of hours is required.

## Child Care Rebate

In addition to Child Care Benefit, you may be able to receive the Child Care Rebate. The rebate covers some of your out-of-pocket child care expenses for approved child care, up to a maximum amount per child per year. Out-of-pocket expenses are total child care fees less your Child Care Benefit and Jobs, Education and Training Child Care fee assistance (if applicable).

The Child Care Rebate is 50 per cent of your out-of-pocket child care expenses and can be paid as one of the direct payment options or quarterly to reduced fee customers based on attendance information from your approved child care service(s).

### **There are 4 ways to receive your Child Care Rebate**

#### **1. Direct to your approved child care service(s) fortnightly and in many cases weekly when your child care attendance information is received.**

Your Child Care Rebate will be paid to your child care service when your child's attendance information is received. If you are receiving Child Care Benefit at a legislative rate greater than zero rate and you choose this payment option then 15 per cent of your Child Care Rebate entitlement will be withheld until the end of the financial year. If you choose to have your Child Care Rebate paid directly to your approved child care service(s), the amount of your Child Care Rebate will be deducted from the amount of your child care fees.

**continued ►►**

<sup>†</sup> **Note:** The time you spend in work related activities can be combined with other work related activities to meet the 15 hours per week requirements. Voluntary work that does not improve your work skills cannot be combined with other activities and must be performed for at least 15 hours per week requirement (or 30 hours per fortnight).

\* **An eligible grandparent is:**

- the natural, adoptive or step grandparent (or great-grandparent) of a child.
- the current or former partner of a grandparent (or great-grandparent) of a child.

**Primary care means:** you are the sole or major provider of ongoing daily care for the child, i.e. you make the day-to-day decisions about the child's care, welfare and development.

**2. Direct to you**

Your Child Care Rebate will be paid directly to your nominated bank account fortnightly and in many cases weekly when your child care attendance is received. If you are receiving Child Care Benefit at a legislative rate greater than zero and you choose this payment option then 15 per cent of your Child Care Rebate entitlement will be withheld until the end of the financial year.

**3. Quarterly payment to you**

Your Child Care Rebate will be paid directly to your nominated bank account quarterly.

**4. Annual payment to you**

Your Child Care Rebate will be paid directly to your nominated bank account annually.

**Note:** The payment option you choose for Child Care Rebate will be applied for the entire financial year. A new payment option cannot be applied until the start of the next financial year.

To get Child Care Rebate, you need to be eligible for Child Care Benefit for approved care. If your actual annual family income is more than the income limits in relation to the number of children in approved child care, you will be assessed at the zero rate of Child Care Benefit. This means you may still be able to receive Child Care Rebate if you meet the work, training or study test for Child Care Rebate.

**How much Child Care Benefit can you get?**

The rate of Child Care Benefit you will be entitled to is based on your actual annual family income. Your income will affect the amount of Child Care Benefit you can receive. You will not receive any Child Care Benefit if your income is more than the limits in the following tables.

The rates in this table are for the 2010–2011 financial year only.

To be eligible for more than zero rate of Child Care Benefit your actual annual family income should be less than:	
1 child using child care	\$134,443
2 children using child care	\$139,333
3 children using child care	\$157,329

*add \$29,721 for each additional child using child care.*

*Even if your income is too high you will still need to be assessed for Child Care Benefit to get Child Care Rebate.*

The rates in this table are for the 2009–2010 financial year only.

To be eligible for more than the zero rate of Child Care Benefit your actual annual family income should be less than:	
1 child using child care	\$131,560
2 children using child care	\$136,375
3 children using child care	\$153,995

*add \$29,077 for each additional child using child care.*

*Even if your income is too high you will still need to be assessed for Child Care Benefit to get Child Care Rebate.*

For more information on rates for Child Care Benefit, please go to our website at [www.familyassist.gov.au](http://www.familyassist.gov.au) or call the Family Assistance Office on **13 6150**.

## Eligibility conditions for family assistance payments

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### Australian residence requirements

To claim a payment from the Family Assistance Office you must have legal residence status and live in Australia on a permanent basis, that is, Australia is your home. You may be able to claim a payment during a temporary absence from Australia for up to 3 years.

To have legal residence status for the purpose of family assistance payments you must be:

- an Australian citizen, **or**
- the holder of a permanent visa, **or**
- a New Zealand citizen who arrived on a New Zealand passport, **or**
- the holder of a partner provisional visa or of certain other temporary visas.

Absence from Australia may affect your family assistance payments. Temporary visa holders may not be eligible for family assistance during any absence from Australia. Child Care Benefit can also be claimed if you are a student from outside Australia receiving financial assistance directly from the Australian Government.

In deciding whether you are living in Australia, the Family Assistance Office may need to look at the nature of your accommodation, the nature and extent of family relationships in Australia, the nature and extent of employment, business or financial ties with Australia, the frequency and duration of travel outside Australia and any other relevant matters.

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

Check with the Family Assistance Office if you are unsure about your circumstances.

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### Eligible child

An eligible child for the purposes of family assistance must:

- be aged up to 24 years
- if aged 16–20 years, have completed a Year 12 or equivalent qualification or are undertaking full-time education or training leading to a Year 12 or equivalent qualification, or who is exempt\*. An equivalent qualification is considered to be a Certificate Level II course under the Australian Qualifications Framework
- if aged 21–24 years, be a full-time student (this means that they are enrolled in an approved course at an approved institution, and undertaking at least three quarters of a full-time study load)
- be in your care for at least 35 per cent\*\*\* of the time and you must be responsible (whether alone or jointly with someone else) for their day-to-day care, welfare and development
- be an Australian resident or live with the person claiming Family Tax Benefit
- not be your partner
- not be temporarily outside Australia for longer than 3 years
- have an adjusted taxable income of \$13,010\*\* or less for the 2010–2011 financial year and \$12,742\*\* or less for the 2009–2010 financial year (this income limit does not apply to children aged under 5 or to children under 16 who are undertaking full-time study or primary education)
- not be receiving a payment from Centrelink, such as Youth Allowance, or a Commonwealth Education Supplement. Exemptions may apply for Child Care Benefit and Maternity Immunisation Allowance.

These eligible child requirements do not apply to claims for Parental Leave Pay.

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\* **Note:** Your child may be exempted from these requirements under certain circumstances if the child is unable to participate in full-time education or training. Please contact the Family Assistance Office for more information.

\*\* **Note:** You will need to pay back any family assistance you receive for a child whose income exceeds this limit.

\*\*\* **Note:** If you care for a child less than 35 per cent of the time you may be eligible to receive Child Care Benefit and Child Care Rebate.

## Immunisation details

To claim Child Care Benefit for any child who is under 7 years old, you may need to prove that your child's immunisation is up-to-date or that you have an approved exemption for your child.

If the child's immunisation is up-to-date, the easiest way to prove this is to provide the number on the current Medicare card the child is listed on. The card number will be used to obtain their immunisation status from the Australian Childhood Immunisation Register.

If you do not want to provide the current Medicare number or you do not know it, and you do not have an approved exemption, you can provide:

- an **'Immunisation History form'** completed by your doctor or other recognised immunisation provider, **or**
- an **'Immunisation History Statement'** from the Australian Childhood Immunisation Register.

There are several exemptions from the requirement to have your children immunised for family assistance purposes.

### **Approved exemptions**

Your child is exempt from the immunisation requirement in the following circumstances:

- your child cannot be given a particular scheduled vaccine due to a temporary or permanent medical condition – your child's doctor or a recognised immunisation provider will need to complete a **'Medical Contraindication form'** or provide a letter stating that your child cannot be immunised.
- your child's family holds a personal, philosophical or religious belief that your child should not be immunised – your child's doctor, or a recognised immunisation provider will need to complete a **'Conscientious Objection form'** or provide a letter stating that the benefits and risks of immunisation have been explained to you and because of your beliefs you do not want your child immunised. You will need to sign the form or letter completed by the doctor or recognised immunisation provider.
- your child has a natural immunity to a disease or a vaccine is temporarily unavailable – you will need a **letter from your child's doctor** explaining the reasons.
- your child is in a category specified by the Minister for School Education, Early Childhood and Youth as being exempt from the requirement to be immunised. Members of the Church of Christ, Scientist are included in this category and you will need a **letter from an official of the church** stating that you (and/or your partner) are practising members of this church.

**Note:** If you are not eligible for Child Care Benefit due to your child(ren) not being immunised you will not be entitled to receive the Child Care Rebate. To be eligible for the Child Care Rebate you need to be eligible for the Child Care Benefit at zero rate, or more than the zero rate.

### Income estimates for family assistance

#### Including Family Tax Benefit and Child Care Benefit

##### *Payment for 2011–2012 financial year onwards*

If you want to receive your Family Tax Benefit as fortnightly payments for the 2011–2012 financial year (1 July 2011 to 30 June 2012), you will need to lodge a ***Claim for Paid Parental Leave and Family Assistance*** form (FA100) and provide an estimate of your actual annual family income or you can go online at [www.familyassist.gov.au](http://www.familyassist.gov.au) to complete your claim for family assistance instead.

If you no longer receive a payment of Child Care Benefit you may still be eligible for the 50 per cent Child Care Rebate. You will need to submit a claim for Child Care Benefit and be assessed at the zero rate of Child Care Benefit. You will not need to provide the Family Assistance Office with an estimate of your actual annual family income or your tax file number details.

##### *Payment for 2009–2010 and 2010–2011 financial years*

If you claim other family assistance payments for the 2009–2010 or 2010–2011 financial year you need to provide an income estimate.

If you need to lodge a tax return and you have done so, the Family Assistance Office cannot assess your Family Tax Benefit until your taxable income details are confirmed by the Australian Taxation Office.

If you choose to receive your Family Tax Benefit Part A as an annual lump sum, you may not be eligible for the lower Medicare Safety Net threshold until the start of the next calendar year. If you receive Family Tax Benefit Part A fortnightly, you may be eligible for the lower Medicare Safety net threshold from the day you receive your first Family Tax Benefit Part A payment in the calendar year.

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### Estimating your actual annual family income

The income you need to tell the Family Assistance Office about for the financial year, for which you are claiming, is your (and/or your partner's) annual family income and is the total of:

- taxable income
- reportable fringe benefits
- the value of any reportable superannuation contributions
- the total value of net investment losses
- the value of any tax free pensions or benefits
- any foreign income that is not taxable in Australia
- any tax exempt foreign income
- LESS the full amount of any child support you (and/or your partner) pay.

For information about '*Child Support you receive*', see *Page 11*.

*Continued*

**Taxable income**

**Taxable income = gross income less allowable deductions.**

Taxable income is the amount remaining after you take away all your allowable deductions from your assessable or gross income.

<b>Generally, your gross income includes:</b>	
• money from employment	• partnership* and trust distributions
• Parental Leave Pay	• many income support payments such as pensions and benefits†
• business	• capital gains on disposal of assets
• rental income	• superannuation withdrawals
• interest	• eligible termination payments
• dividends	
<b>allowable deductions which should be taken away from your gross income include:</b>	
• deductions for work-related expenses	
• expenses incurred for business purposes and gifts and donations to eligible charities and organisations	

Paid Parental Leave is not an income support payment, and any Parental Leave Pay you receive must be included in your estimate of taxable income for family assistance purposes.

†An <b>income support payment</b> is any of the following <b>Australian Government pensions or benefits:</b>			
Age Pension	Disability Support Pension	Newstart Allowance	Widow B Pension
Austudy	Disability Support Pension (Blind)	Parenting Payment	Wife Pension
Bereavement Allowance	Department of Veterans' Affairs	Partner Allowance	Youth Allowance
Carer Payment	Defence Force Income Support	Sickness Allowance	
Community Development	Supplement or Service Pension	Special Benefit	
Employment Project	Emergency Payment	Special Needs Pension	
(CDEP) Participant	Exceptional Circumstances Relief	Widow Allowance	
Supplement	Payment		

**Reportable fringe benefits**

The value of any reportable fringe benefits will be recorded on your payment summary for the financial year ending 30 June 2012 and will relate to fringe benefits received between 1 April 2011 and 31 March 2012. You can ask your employer to tell you the amount that is expected to be shown on your payment summary.

If you are not sure, you can call the Family Assistance Office to discuss your circumstances.

<b>Examples of reportable fringe benefits provided by employers</b>	
• helping you pay your rent or home loan	• providing a home phone
• providing a car	• paying your child(ren)'s school fees
• paying your health insurance premiums	• paying your child care expenses
An employer's contribution to a complying superannuation fund is not a fringe benefit.	

\* **Partnership** – means that income from the partnership which is declared to the Australian Taxation Office as partnership income. If you and your partner jointly own a rental property, this is not regarded as being a partnership unless the income from the property is reported to the Australian Taxation Office as partnership income. Each co-owner's share of the income and expenses stated in their individual tax returns must be provided to the Family Assistance Office when claiming family assistance and updating income estimates.

### **Reportable Superannuation Contributions**

Any reportable superannuation contributions are included as income and used to work out your family assistance. Reportable superannuation contributions include:

- discretionary contributions. Examples of these include: voluntary salary sacrificed contributions, made by you or on your behalf by your employer. These are above those required by law such as an industrial award or the superannuation guarantee (currently 9 per cent), **and**
- total superannuation contributions made by you as a self-employed person, for which you can claim a tax deduction.

Reportable superannuation contributions do not include compulsory employer contributions. If you have reportable superannuation contributions, you need to ensure this income is declared to the Family Assistance Office as part of your family income estimate.

If you do not know if this applies to you, contact your employer, financial adviser or the Australian Taxation Office.

### **Total Net Investment Losses**

The value of any net investment losses is added back to your estimated annual income. If you expect to make a loss from rental property income, investment income or both, you need to give details of the total amount of losses. Record losses from investment earnings, not capital losses.

*For example:*

Tony expects to make a net loss of \$3,000 on his rental property, but expects to have net income of \$1,000 from his investments. The total net investment loss he must record is \$3,000. Annette expects to make a loss from rental property income of \$4,500 and a loss from investment income of \$1,200. The total net investment loss she must record is \$5,700.

### **How do I work out my total net investment loss?**

If you expect to make a loss from rental property income, investment income or both, you need to give the Family Assistance Office the details of the total amount of losses. It is important you only record losses from investment earnings, not capital losses.

**Note:** A capital loss is the difference between the purchase price and sale price, where an asset is sold for less than it was purchased for. Investment earnings include taxable and tax-exempt interest, dividends and rental income.

If you do not know if this applies to you, contact your accountant, financial adviser or the Australian Taxation Office.

### **Tax free pensions or benefits**

Income from tax free pensions and benefits that you (and/or your partner) receive, through Centrelink or the Department of Veterans' Affairs must be included in your adjusted taxable income for family assistance purposes. Add the amounts of any of the following payment(s) you receive through:

#### **Centrelink**

- Disability Support Pension, paid to a person who is not old enough to receive the Age Pension
- Carer Payment, where both the carer and the person being cared for are not old enough to receive the Age Pension
- Wife Pension, paid where both the recipient and the spouse – if applicable – are not old enough to receive the Age Pension.

### **Department of Veterans' Affairs**

- Invalidity Service Pension where the recipient is not old enough to receive the Age Pension
- Disability Pension, War Widow's and War Widower's Pensions
- Special Rate Disability Pension
- Partner Service Pension where both the carer, and the veteran being cared for, are under Age Pension age and the veteran has died and received an Invalidity Service Pension at the time of death
- Defence Force Income Support Supplement, if it is tax free
- Income Support Supplement, if it is tax free.

Tax free pensions or benefits do not include Family Tax Benefit, Bereavement Payment, Pharmaceutical Allowance, Rent Assistance, Remote Area Allowance or Language, Literacy and Numeracy Supplement.

### ***Foreign income***

Any income from sources outside Australia that you (and/or your partner) receive for which you do not have to pay Australian tax is counted as foreign income. Foreign income is included in your estimate of annual income for family assistance purposes.

Newly arrived residents should include foreign income earned in the 2010–2011 financial year prior to arriving in Australia when estimating their income for the 2010–2011 financial year. You should use the exchange rate applicable to convert foreign income amounts into Australian dollars. The exchange rates are available via our website at [www.familyassist.gov.au](http://www.familyassist.gov.au)

If you are not sure, call the Family Assistance Office to discuss your circumstances.

### ***Tax exempt foreign income***

Tax exempt foreign income is any income for qualifying service on a particular approved project (under section 23AF of the *Income Tax Assessment Act 1936*) and/or foreign service (under section 23AG of the *Income Tax Assessment Act 1936*) for a continuous period of 91 days or more is counted as income. If you (and/or your partner) receive this type of income, it will be recorded on your (and/or your partner's) payment summary. If you (and/or your partner) expect to pay Australian tax on any foreign income, include this amount in your (and/or your partner's) taxable income component.

### ***Child support you pay***

Child support includes:

- private child support—any amount you (and/or your partner) pay directly to another person (either as a result of a court order or a private agreement)
- any child support you (and/or your partner) pay through the Child Support Agency
- non-cash child support—for example school fees, rent/mortgage payment
- other amounts—which are not part of a property settlement, including spousal maintenance.

You (and/or your partner) should keep proof of the child support you (and/or your partner) pay as you (and/or your partner) may be asked to show evidence of your (and/or your partner's) claim. The full amount you (and/or your partner) pay for child support is subtracted from your (and/or your partner's) estimate of annual income.

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## **Adjusting your future Family Tax Benefit payments**

Family Tax Benefit recipients may have their ongoing payments adjusted automatically to avoid or reduce a projected Family Tax Benefit overpayment. This will apply to a Family Tax Benefit recipients who receive their payments in fortnightly instalments.

## Payment options — to reduce your risk of an overpayment of Child Care Benefit

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You can choose which rate of Child Care Benefit you would like to be assessed for:

- **Zero rate of Child Care Benefit**

If your actual annual family income is MORE than the income limits in relation to the number of children in approved child care (see *Page 17* for more information), you do not need to provide the Family Assistance Office with an estimate of your actual annual family income or your tax file number details.

If you are assessed as being eligible for Child Care Benefit at the zero rate, you may still receive the Child Care Rebate throughout the year. Even if your income is above the limit for Child Care Benefit you should still claim so that we can assess your eligibility for Child Care Benefit and Child Care Rebate.

- **More than zero rate of Child Care Benefit**

If your actual annual family income is LESS than the income limits in relation to the number of children in approved child care (see *Page 17* for more information), you may be eligible for Child Care Benefit. If you make this choice you will have to provide an estimate of your actual annual family income and tax file number details, unless you have received your Tax Notice of Assessment.

- **Zero rate of Child Care Benefit and any entitlement after the end of the financial year**

If your actual annual family income is likely to be around the income limits in relation to the number of children in approved child care (see *Page 17* for more information), you can choose to receive the zero rate of Child Care Benefit throughout the year and be assessed for any entitlement after the end of the financial year when your actual annual family income is known. If you make this choice you will have to provide an estimate of your actual annual family income and your tax file number details, unless you have received your Tax Notice of Assessment.

**Family Tax Benefit Part B and parents returning to work**

If you (or your partner):

- are the lower income earner in a couple, **and**
- commence or return to work for the FIRST time after the birth of a child or caring for a child who has come into your care,

you may be entitled to the maximum rate of Family Tax Benefit Part B for the period during the financial year before you commenced or returned to work and in which you were not in receipt of Parental Leave Pay. Family Tax Benefit Part B is not payable to families if the higher earner’s income is more than \$150,000 for the financial year or for any period in which the family was in receipt of Parental Leave Pay.

If you receive Family Tax Benefit payments fortnightly and want to apply for this extra assistance you need to tell us that you have commenced or returned to work as soon as this occurs. You must tell us that you have commenced or returned to work before 30 June of the following financial year to receive the assistance.

If you claim Family Tax Benefit as a lump sum after the end of the financial year, you need to tell us your return to work details on the lump sum claim for the financial year in which your return to work occurred. For example, if you return to work on 1 September 2011, you should be claiming your return to work on a 2011–2012 lump sum claim.

You have 2 years from the end of the financial year in which you commenced or returned to work to lodge the claim.

If you are eligible for the extra assistance, you will be paid the maximum rate of Family Tax Benefit Part B for the period of the financial year before you commenced or returned to work, once your actual annual income is known and your payments are balanced for that year or when your lump sum claim is finalised.

If you do not commence or return to work between the births of your children, your entitlement to this extra assistance does not accumulate. If you have started and stopped work since your last child was born, another return to work would not be considered a FIRST return to work since the birth of a child.

*For example:*

If you have 2 children while out of the workforce and do not return to work between the births you will be eligible for the extra assistance in respect of one child only when you FIRST return to work.

**Return to work definition for Family Tax Benefit Part B**

Work is defined as any work for financial gain or reward that involves a ‘substantial degree of exertion’. This means you have been **actively** involved as an employee or in self-employment.

You are considered to have commenced or returned to work if you work for an average of at least 10 hours per week over 4 consecutive weeks. The return to work date is the FIRST day that you work an average of at least 10 hours per week.

You may be eligible for the extra assistance for the period in the financial year before commencing or returning to work during which you were **not** working and **not** receiving other employment related income.

If you are working but not working an average of at least 10 hours per week over 4 consecutive weeks, you can choose to nominate that you have commenced or returned to work. The return to work date in this instance is the day you FIRST return to work. If you choose to nominate a return to work of less than the 10 hours per week, you must provide this nomination in writing at the end of the financial year. A nomination cannot be withdrawn once it is made.

**Eligible child**

For the purpose of the return to work assistance, an eligible child is generally the most recent child to come into your care. The extra assistance for parents who return to work is available mainly where one parent of a couple has taken a break from work to care for a child, including newborns and child(ren) who have recently come into care.

In general, the extra assistance can be claimed only once in relation to a particular child. For example, if your current partner has already claimed the extra assistance for a particular child, you cannot receive it again for that child. Also, if the child has previously been in another person's care and that person received the extra assistance for the child, you cannot receive it again for that child as it is only available once in relation to each child. However, there are exceptions, including shared care situations.

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**Other employment related income**

It is important to identify other types of work related income that you may have received after stopping paid work. This includes:

- paid leave (such as paid maternity leave, long service leave, recreation leave, sick leave)
  - Parental Leave Pay (from 1 January 2011)
  - a payment of compensation or a payment of insurance in respect to an inability to earn, derive or receive income from paid work during the period
  - income that is derived from previous self-employment, such as from an interest or investment connected with your previous self-employment.
- 

**Lower income earner**

The lower income earner is generally the member of the couple with the lowest actual adjusted taxable income after the end of the financial year. Also, for the purposes of this extra assistance, the lower earner can be considered to be the member of the couple who had the lowest income estimate, provided the other member of the couple has not also returned to work.

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**Parental Leave Pay and Family Tax Benefit Part B**

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. If you currently receive Parental Leave Pay and you return to work you need to advise the Family Assistance Office by going to our website at **[www.familyassist.gov.au](http://www.familyassist.gov.au)**

### What is Rent Assistance?

#### *Help to pay your rent*

Rent Assistance is an additional payment for families who rent their accommodation in the private rental market. This includes paying private rent, board and/or lodging for accommodation in a house, flat or unit, one or more rooms in a house, boarding house, hostel or private hotel. It includes a caravan or mobile home where you pay ground or site fees, and a boat where you pay mooring fees.

#### *Who is eligible for Rent Assistance?*

The Family Assistance Office will ask you about your living arrangements, to assess your possible entitlement to Rent Assistance. The Family Assistance Office will ask you about the type of accommodation for which you pay, the amount of rent you pay, and whether you share the rent with any other person.

You are **not** entitled to Rent Assistance if you are the primary tenant in Government housing (that is, your (and/or your partner's) name is on the rental contract (lease) with the State or Territory Housing Authority), or you own or jointly own the home you live in.

You may be entitled to Rent Assistance if you pay for board and lodgings.

The rate of Rent Assistance depends on the amount of rent you pay and the number of dependent children you have in your care. Rent Assistance is added to the other components of Family Tax Benefit Part A and the total payment may be reduced depending upon your family income or child support payment(s) received.

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### How can you receive Rent Assistance?

#### *Verifying your rent*

You will need to verify the amount of rent you pay if you wish to receive Rent Assistance.

You can do this by providing the Family Assistance Office with a current lease or tenancy agreement. If you do not have a current lease or tenancy agreement, the Family Assistance Office can provide you with a '**Rent Certificate**' for you and your landlord to complete. If you have problems getting a Rent Certificate signed by your landlord, let us know straight away.

If you lodge a current lease, tenancy agreement and/or a Rent Certificate with the Family Assistance Office as verification of your rent, you are required to notify us if there is a change in the amount of rent you pay or a change of address. You may also be requested to reconfirm or verify your rent details as part of a review on other occasions.

If you are entitled to Rent Assistance it is generally paid fortnightly with your Family Tax Benefit payment(s). However, if you receive your Family Tax Benefit fortnightly, you can also choose to receive your Family Tax Benefit and Rent Assistance at the end of the financial year when your actual annual family income is known.

For more information about Rent Assistance, you can go to our website at [www.familyassist.gov.au](http://www.familyassist.gov.au) or call the Family Assistance Office on **13 6150**.

## Other payments

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### Double Orphan Pension

If any of the child(ren) for whom you are claiming are orphans, you may be eligible for an additional payment for the child. You may be eligible for Double Orphan Pension.

For the purpose of this payment, an orphan means:

- both parents are deceased, **or**
- one parent is deceased and the other parent is:
  - in prison for at least 10 years, **or**
  - held on remand and charged with an offence that may be punishable by imprisonment for a term of at least 10 years, **or**
  - in a mental hospital or nursing home and is likely to be there for a long time, **or**
  - uncontactable, that is, whose whereabouts are unknown, **or**
- both parents live outside Australia or their whereabouts are unknown, and the child has been granted refugee status by the Australian Government, or admitted into Australia under a special humanitarian program approved by the Minister for Families, Housing, Community Services and Indigenous Affairs and has not at any time lived in Australia with either or both parents.

Double Orphan Pension is not payable to carers who have formally adopted the child.

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### Carer Allowance

If any of the child(ren) for whom you are claiming have a disability that requires substantially more care and attention on a daily basis in the family home than required by a child of the same age who does not have a disability, then you may be able to get Carer Allowance. For more information, go to [www.centrelink.gov.au](http://www.centrelink.gov.au) or call Centrelink on **13 2717**.

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### Parenting Payment

If you are the primary carer (single or partnered) of child(ren) then you may be eligible for Parenting Payment. Parenting Payment is an extra payment to assist parents. It is paid to low income families in addition to Family Tax Benefit. It is paid to single parents with dependent child(ren) under 8 in their care and partnered parents with dependent child(ren) under 6 in their care. If you have a partner, only one of you can be paid Parenting Payment. If you receive Parenting Payment, you need to make sure you update changes in your income for **both** Family Tax Benefit and Parenting Payment.

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### Payments for an older child

A young person aged 16–20 years may only qualify you for Family Tax Benefit Part A\* or entitle you to family assistance if they have completed a Year 12 or equivalent qualification or are undertaking full-time education or training leading to a Year 12 or equivalent qualification. An equivalent qualification is considered to be a Certificate Level II course under the Australian Qualifications Framework.

When your child turns 16 your family may choose to continue receiving Family Tax Benefit or family assistance if eligible, or alternatively, your child may apply for Youth Allowance, ABSTUDY or another education allowance. A child living independently is an example of someone who may not qualify as an eligible child.

**Note:** The amount of Family Tax Benefit or family assistance a family can receive for a 16–24 year old may be more, or less, than the amount the young person would be eligible to receive under Youth Allowance or ABSTUDY. It is important to consider all alternatives as you cannot receive more than one of these payments at any one time.

The young person must meet the income and assets tests for Youth Allowance or ABSTUDY, including a personal income test, a parental means test, and/or a partner income test (if applicable).

*Continued*

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\* To be an eligible child for Family Tax Benefit purposes, your child must be in your care for at least 35 per cent of the time. To be considered in your care, you must be responsible (whether jointly or with someone else) for their day-to-day care, welfare and development.

For more information about other payments, go to [www.centrelink.gov.au](http://www.centrelink.gov.au) or call Centrelink on the numbers below:

- Youth Allowance **13 2490**
- ABSTUDY **13 2317**
- Assistance for Isolated Children **13 2318**

## Other health assistance

### ***Australian Childhood Immunisation Register***

The Australian Childhood Immunisation Register (the Immunisation Register) is a national register that records details of vaccinations given to children under 7 years of age who live in Australia, helping parents ensure that their children are fully immunised.

Children under 7 years of age who are enrolled in Medicare are automatically included on the Immunisation Register. Children who are not eligible to enrol in Medicare will be added to the Immunisation Register when a doctor or immunisation provider sends the details.

#### **For information**

Email [acir@medicareaustralia.gov.au](mailto:acir@medicareaustralia.gov.au) or go to [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) or call Freecall™ **1800 653 809**.

#### ***For more information about health assistance***

go to [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) or call Medicare Australia on the number below:

- Australian Childhood Immunisation Register **1800 653 809**
- Medicare Safety Net **132 011**
- Pharmaceutical Benefits Scheme Safety Net **1800 020 613**

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

## Terms and conditions

### **Information about the Electronic Message Reminders (Short Message Service (SMS) and email) and Secured Online Mail (Online Letters)**

You can now receive reminders and important information from the Family Assistance Office via Short Message Services (SMS) or email.

You can view some of your Family Assistance Office letters via an Online Letters facility at [www.familyassist.gov.au](http://www.familyassist.gov.au)

In order to view Online Letters, you must have Online Services access level 3 and maintain this level of access. This service will replace delivery of some of your correspondence through the mail.

You will be asked a question in the claim form to check if you wish to subscribe to either of these services. Additionally, you can subscribe by going to our website at [www.familyassist.gov.au](http://www.familyassist.gov.au) or phone Centrelink or visit your local Centrelink Customer Service Centre.

**These services are voluntary and you are able to withdraw at any time.**

## Terms and Conditions for SMS and Email

The Family Assistance Office may send you information messages appropriate to your circumstances.

No Family Assistance Office generated SMS or email will contain your name or contact details.

You will not be required to respond via SMS or email to any Family Assistance Office 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.

**These services are voluntary and you are able to withdraw at any time.**

**The Family Assistance Office will NOT include direct links to ANY website within an email from this service.**

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## Terms and Conditions for Secured Online Mail (Online Letters)

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

This service will replace delivery of some Family Assistance Office letters to your mailing 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 facility
- payment, income, assets and bank account details may be displayed within the Online Letters facility.

**This service is voluntary and you are able to withdraw at any time.**

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

To use this service, you will require:

- Internet access
- current Online Services registration with the Family Assistance Office
- 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 the Family Assistance Office straight away. To report any changes, call the Family Assistance Office on **13 6150**, visit your local Family Assistance Office, or send a letter to any Family Assistance Office. You need to check your Online Letters facility regularly for letters.

### 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 family assistance law.

The information you provide on this form will be used to determine your eligibility for, and provide payment(s) and service(s) to you and, where relevant, third parties (for example, other family members). Certain information may be used to detect or prevent fraud and/or recover overpayment(s).

The Family Assistance Office may give some or all of your information to the Department of Human Services, the Department of Families, Housing, Community Services and Indigenous Affairs, the Department of Education, Employment and Workplace Relations, and partner agencies including Centrelink and Medicare Australia for the purposes of assessing, delivering and monitoring these payment(s) and service(s) provided to you.

The Family Assistance Office may also disclose limited information (for example, income) about you to other individuals when your circumstances affect their entitlement to payment(s) and service(s).

In order to collect relevant immigration records, the Family Assistance Office 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 may be used to conduct customer research run by the Family Assistance Office, its partner agencies, the Department of Families, Housing, Community Services and Indigenous Affairs, the Department of Education, Employment and Workplace Relations 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 Family Assistance Office on **13 6150**.

The Family Assistance Office 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 Family Assistance Office usually gives some or all of your information about income and taxation matters to the Australian Taxation Office and the Child Support Agency for their use.

For more information about privacy, go to our website at [www.familyassist.gov.au](http://www.familyassist.gov.au) or call the Family Assistance Office on **13 6150**.