



Australian Government



Centrelink

giving you options

# Education Payment Rates

1 July–19 September 2008

Austudy • ABSTUDY • Crisis Payment • Pensioner Education Supplement  
• Assistance for Isolated Children

## Austudy

### Basic conditions of eligibility

- To qualify for Austudy, a person must be undertaking qualifying study or a full-time Australian Apprenticeship and be aged 25 or over.

### Residential requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).
- May be paid for 13 weeks of a temporary absence or longer if the person has to travel to study or train as part of their full-time Australian course or Australian Apprenticeship.

### Basic rates

- Single \$355.40 pf
- Single, with children \$465.60 pf
- Partnered, no children \$355.40 pf
- Partnered, with children \$390.20 pf
- Special rate for long-term income support recipients commencing full-time study or Australian Apprenticeship:
  - Single \$431.70 pf
  - Partnered, no children \$390.20 pf
- Advance of Austudy payment of up to \$500 may be available.
- Pharmaceutical Allowance may be paid. See Chart H.

### Fares Allowance

- Only paid to tertiary students who have to live away from their permanent home for study.
- Reimbursement of the cost of cheapest practicable form of public transport, regardless of transport actually used.
- Not payable for daily travel.

### Rent Assistance

- Payable from 1 January 2008. See Chart G.
- Rent Assistance is shared when both members of a couple, without children, are receiving an allowance or benefit.

### Personal income test

- Gross income is assessed.
- The income-free area is \$236 per fortnight.
- Income above the income-free area reduces payment (unless credit in Income Bank).
- See Chart D(a).

### Income Bank

- Allows Austudy students to accumulate up to \$6000 of any unused portion of their fortnightly income-free area.
- Allows Austudy Australian Apprentices to accumulate up to \$1000 of any unused portion of their fortnightly income-free area.
- Income Bank credits can be used to offset any income earned that exceeds the fortnightly income-free area.

### Assets test

- Homeowners see Chart A.
- Non-homeowners see Chart B.
- Payment may be deferred when liquid assets exceed \$2500 (single) or \$5000 (couple or single with dependants).
- Hardship provisions may apply to the assets test.

## ABSTUDY

### Basic conditions of eligibility

- Person is:
  - of Aboriginal or Torres Strait Islander descent according to the ABSTUDY definition of Aboriginality, and
  - studying an approved course at an approved education institution, or
  - undertaking a full-time Australian Apprenticeship, and
  - not receiving other government assistance for study.

### Residential requirements

- Must be an Australian citizen and normally live in Australia.

### Basic rates

- Living Allowance:

Standard	
Aged under 16 years tertiary	\$26.80 pf
Aged under 16 years in State Care and Foster Care Allowance paid	\$194.50 pf
Aged 16–17 years in State Care and Foster Care Allowance paid	\$194.50 pf
Aged 18–20 years in State Care and Foster Care Allowance paid	\$233.90 pf
Aged under 16 years in State Care and no Foster Care Allowance paid	\$355.40 pf
Aged 16–20 years in State Care and no Foster Care Allowance paid	\$355.40 pf
Aged 16–17 years	\$194.50 pf
Aged 18–20 years	\$233.90 pf
Aged 21 years or over*	\$437.10 pf
<b>Away from home</b>	
Aged under 16 years	\$194.50 pf

## Payment Rates

Aged 16–20 years	\$355.40 pf	■ Fares Allowance (Students only)	actual costs
Aged 21 years or over*	\$437.10 pf	■ Away from base assistance	actual costs
<b>Independent—single, no children</b>		Maximum payment for Masters/PhD is \$2080.00 per year.	
Aged under 16 years	\$355.40 pf	■ Remote Area Allowance is payable.	
Aged 16–20 years	\$355.40 pf	■ Pharmaceutical Allowance may be paid. See Chart H.	
Aged under 16 years at home	\$194.50 pf	■ The Pensioner Education Scheme is also payable under ABSTUDY.	
Aged 16–17 years at home	\$194.50 pf	■ Advance of ABSTUDY of up to \$500 may be payable.	
Aged 18–20 years at home	\$233.90 pf		
Aged 21 years or over*	\$437.10 pf		
Single, aged 60 years or over* (includes Pharmaceutical Allowance)	\$478.60 pf		
<b>Independent—partnered, no children</b>			
Aged under 16 years	\$355.40 pf		
Aged 16–20 years	\$355.40 pf		
Aged 21 years or over*	\$394.40 pf		
<b>Independent—single with dependent child</b>			
Aged under 16 years	\$465.60 pf		
Aged 16–20 years	\$465.60 pf		
Aged 21 years or over*	\$472.80 pf		
<b>Independent—partnered with dependent child</b>			
Aged under 16 years	\$390.20 pf		
Aged 16–20 years	\$390.20 pf		
Aged 21 years or over*	\$394.40 pf		
* These amounts are indexed every March and September			
■ School Term Allowance	\$540.80 pa		
■ School Fees Allowance (at home): Turning 16 before 1 July in school year	\$78.00 pa		
Aged under 16 years at 30 June in school year	\$156.00 pa		
■ School Fees Allowance (boarding): Maximum rate (subject to income test)	\$8694.00 pa		
Income test-free	\$6530.00 pa		
■ Incidentals Allowance:			
Less than 12 week course	\$68.30 pa		
12 to 16 week course	\$119.60 pa		
17 to 23 week (one semester) course	\$238.00 pa		
24 week to one year course	\$483.40 pa		
■ Additional Incidentals Allowance			
Essential course costs in excess of less than 12 week course	\$117.40 pa		
12 to 16 week course	\$232.60 pa		
17 to 23 week (one semester) course	\$465.10 pa		
24 week to one year course	\$931.60 pa		
Maximum in a year	\$2080.00 pa		
■ Lawful Custody Allowance	essential course costs		
■ Aged under 16 years Boarding Supplement	\$2103.20 per semester		
■ Residential Costs Option	\$41.60 pf plus actual costs		
■ Masters and Doctorate allowances:			
Masters and Doctorate student living allowance	\$20 007.00 pa \$765.30 pf		
Relocation Allowance (\$530.00 adult; \$260.00 child)	\$1520.00 maximum		
Thesis Allowance—one-off payment			
– Masters actual costs, maximum payment	\$420.00		
– PhD actual costs, maximum payment	\$840.00		
Compulsory course fees or Student Contribution Amounts (previously known as HECS)	actual costs		
		<b>Rent Assistance</b>	
		■ See Chart G.	
		<b>Crisis Payment</b>	
		■ See Crisis Payment.	
		<b>Youth Disability Supplement</b>	
		■ Youth Disability Supplement of up to \$100.60 per fortnight is payable to ABSTUDY customers aged under 21 who have been assessed as having a partial capacity to work.	
		■ Youth Disability Supplement is added to the rate of ABSTUDY and the rate payable cannot exceed the rate payable to those aged over 21 on Newstart Allowance.	
		<b>Means tests</b>	
		■ Income test on Living Allowance and Rent Assistance.	
		■ The "at home" rate of School Fees Allowance and the School Term Allowance are payable to applicants eligible for an income support payment, ABSTUDY Living Allowance, CDEP wages or a Health Care Card.	
		■ Parental means tests do not apply to students in state care.	
		<b>Personal Income Test—Income Bank</b>	
		■ Same as for Austudy and the Youth Allowance personal income test and Income Bank for full-time students and Australian Apprentices. Applies to students and Australian Apprentices aged 16 and over and independent Australian Apprentices aged under 16.	
		<b>Parental Income Test</b>	
		■ Same as for Youth Allowance except for some additional circumstances where the parental income and assets tests does not apply and the parental income threshold is raised due to dependent siblings. Contact Centrelink for details.	
		■ Applies to dependent students and Australian Apprentices.	
		<b>Family Assets Test</b>	
		■ Same as for Youth Allowance. Applies to dependent students and Australian Apprentices.	
		<b>Family Actual Means Test</b>	
		■ Same as for Youth Allowance. Applies to dependent students and Australian Apprentices.	
		<b>Independent—Assets Test</b>	
		■ Same as for Youth Allowance and Austudy.	
		<b>Independent—Partner Income Test</b>	
		■ For students and Australian Apprentices aged under 21—same as for Youth Allowance.	
		■ For students and Australian Apprentices aged 21 and over—same as for Newstart Allowance except for 50 cents in the dollar abatement of partner income over a single income-free area of \$739.67 per fortnight and adjustments to the income-free area for dependent children.	

### Crisis Payment

#### Basic conditions of eligibility

- Must:
  - be qualified for an income support pension or benefit or ABSTUDY Living Allowance and the pension or benefit or ABSTUDY Living Allowance must be payable, and
  - be in severe financial hardship, and either:
    - have left their home and be unable to return home because of an extreme circumstance, such as domestic violence and have established or intend to establish a new home, or
    - have remained in their home following domestic violence and the family member responsible has left or been removed from the home, or
    - have served at least 14 days in prison or in psychiatric confinement, or
    - have entered Australia for the first time on a qualifying humanitarian visa on or after 1 January 2008.
- Must claim:
  - within seven days after the extreme circumstance occurred, or
  - within seven days of the family member responsible leaving or being removed from the home, or
  - up to 21 days before or within seven days after release from prison or psychiatric confinement, or
  - within seven days of arrival in Australia.

#### Residential requirements

- Must be an Australian resident or the holder of a specified subclass of visa and in Australia at the time the extreme circumstance or domestic violence occurs.

#### Basic rates

- A one-off payment, equal to one week's payment (without add ons) of the person's pension, benefit or allowance.

### Pensioner Education Supplement (PES)

#### Basic conditions of eligibility

- Receipt of a Department of Education, Employment and Workplace Relations, Department of Families, Housing, Community Services and Indigenous Affairs or Department of Veterans' Affairs income support payment because a person has a disability, is a single parent, carer, widow allowee or Widow B pensioner, or wife pensioner partnered to a Disability Support Pensioner.
- Studying an approved course at an approved educational institution.
- Single principal carers and people with a partial capacity to work who receive Newstart Allowance or Parenting Payment (Partnered) may be eligible for PES in certain circumstances.

#### Residential requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks in Australia as an Australian resident (some exemptions may apply).

- May be paid for up to 13 weeks of a temporary absence from Australia (or longer in certain limited circumstances, e.g. if travel is to study as part of your Australian course).

#### Basic rates

- \$62.40 per fortnight for:
  - approved students with at least a 50 per cent study load, or
  - approved students granted a 25 per cent workload concession who undertake at least 25 per cent study load and who are either Disability Support Pensioners or Invalidity Service Pensioners, or
  - approved students granted a 25 per cent workload concession who undertake at least 25 per cent study load with a War Widow(er) Pension receiving an invalidity income support supplement.
- \$31.20 per fortnight for:
  - approved students, other than those above, with at least a 25 per cent study load.

#### Fares Allowance

- Fares Allowance is payable to tertiary PES students who live away from partner/child to study.
- Reimbursement of the cost of cheapest practicable form of public transport, regardless of transport actually used.

#### Income and assets test

- No income or assets tests.

### Assistance for Isolated Children (AIC) Scheme

#### Basic conditions of eligibility

- Families of primary, secondary and certain tertiary students who do not have reasonable daily access to an appropriate state school, can receive assistance:
  - for students who must board away from home, in a school, hostel or privately, or
  - to maintain a second home so that a student can access school daily, or
  - for students who are enrolled in full-time studies in an approved distance education course.
- An appropriate state school is normally one that offers tuition at the grade or year in which the student is qualified to enrol (e.g. Year 11). Where the student has a health-related condition (including a disability) or special educational needs, the nearest appropriate state school is the one which provides access to the facilities, programmes, and/or environment required to meet those needs.
- Students must:
  - normally have reached minimum school entry age and be aged under 19 as at 1 January (certain pensioner students may be eligible for AIC up to their 21st birthday), and
  - be undertaking approved studies at an approved institution.
- Tertiary students must be either under the minimum age that the state or territory requires them to participate in education or training under 16 years of age (whichever is the greater).

## Payment Rates

### Residential requirements

- Student and claimant must be living permanently in Australia and be:
  - an Australian citizen, or
  - an Australian permanent resident, or
  - a New Zealand citizen who arrived on a New Zealand passport (waiting periods may apply).

### Allowances and maximum rates

- Boarding Allowance  
Maximum rate of two components:
  - Basic (not income tested) \$8694.00 pa
  - Additional (subject to parental income and actual board costs) \$6530.00 pa
  - Additional (subject to parental income and actual board costs) \$2164.00 pa
- Second Home Allowance (limited to a maximum of three students in a family) \$189.73 pf per student
- Distance Education Allowance \$3265.00 pa
  - A Distance Education Allowance Supplement is payable in one instalment at the commencement of the year following the receipt of a Distance Education Allowance payment of \$1000.00 pa.
- AIC Pensioner Education Supplement \$62.40 pf  
For students aged under 21 who receive a Disability Support Pension or Parenting Payment (Single) and who are studying at primary level.

### Rent Assistance

- Not payable.

### Income test

- No income test is applied to Basic Boarding Allowance, Distance Education Allowance, Second Home Allowance or the AIC Pensioner Education Supplement.
- Additional Boarding Allowance reduces by one dollar for each four dollars of parental income over \$31 400. If parental income exceeds \$40 055 once adjusted, only Basic Boarding Allowance is payable.

**Note:** Adjusted parental income includes the applicant and his/her partner's combined taxable income as adjusted by deductions/add-backs for other dependent students and younger children in the family; maintenance payments made or received; negative gearing and certain fringe benefits. If the student's actual boarding charges are \$6280.00 or less, only Basic Boarding Allowance is payable. If the applicant or his/her partner is in receipt of certain Australian Government income support payments, or holds a current Health Care Card, this test may be waived.

- Where the applicant is eligible for Additional Boarding Allowance, payment is payable up to:
  - the entitlement under the Parental Income Test, or
  - the student's boarding costs.

**Note:** depending on parental income and other circumstances, a student may receive a higher level of Australian Government assistance if he/she is eligible for Youth Allowance, ABSTUDY, or Pensioner Education Supplement.

Families receiving an AIC allowance for a student may continue to receive Family Tax Benefit for the same student. Family Tax Benefit cannot be paid for students aged 16 or over receiving Youth Allowance or ABSTUDY.

### Assets test

- No assets test.

## Chart A and B—Assets test

### Chart A—Assets test for homeowners

Family situation	For full pension/allowance*	For part pension**
Single**	up to \$171 750	less than \$540 250
Partnered (combined)	up to \$243 500	less than \$856 500
Illness separated couple (combined)	up to \$243 500	less than \$980 500
One partner eligible	up to \$243 500	less than \$856 500

### Chart B—Assets test for non-homeowners

Family situation	For full pension/allowance*	For part pension**
Single**	up to \$296 250	less than \$664 750
Partnered (combined)	up to \$368 000	less than \$981 000
Illness separated couple (combined)	up to \$368 000	less than \$1 105 000
One partner eligible	up to \$368 000	less than \$981 000

Some assets are deemed to earn income, while certain assets are not included in the assets test. Contact Centrelink for more information.

**Note:** the rate of payment is calculated under both the income and assets tests. The test that results in the lower rate (or nil rate) will apply.

\* Limits will increase if Rent Assistance is paid with your pension.

\*\* Assets over these amounts reduce pension by \$1.50 per fortnight for every \$1000 above the amount (single and couple combined).

NSA/WA/PA/SA/SpB/Parenting Payment/YA and Austudy and MAA not payable if assets exceed these amounts.

† Pharmaceutical Allowance included.

\*\* For DSP customers, these limits apply if aged over 21 only. For those aged under 21 the same income/assets test applies, but with different limits. See your nearest Centrelink Customer Service Centre for information.

### Extra Allowable Amount for retirement village and granny flat residents

If your Entry Contribution is equal to or less than the Extra Allowable Amount, you are assessed as a non-homeowner. Your Entry Contribution will count as an asset. You may qualify for Rent Assistance. The Extra Allowable Amount is the difference between the non-homeowner and homeowner assets test limits, currently \$124 500.

### Hardship provisions

If you have assets but little or no income you are expected to rearrange your affairs to provide for yourself. In some cases that is not possible. If you are in "severe financial hardship" you may be able to get an income support payment. Different tests apply to such cases.

## Chart D(a)—Personal Income test for Youth Allowance, Austudy, ABSTUDY

### Income test

Maintenance income does not affect this payment.

Family Situation	For full Allowance (pf)*	For part Allowance (pf)
Single, aged under 18, at home		
Students & Australian Apprentices	up to \$236	less than \$573.50
Job seeker	up to \$62	less than \$417.50
Single, aged 18 or over, at home		
Students & Australian Apprentices	up to \$236	less than \$639.17
Job seeker	up to \$62	less than \$483.17
Single or partnered, no dependants, away from home		
Students & Australian Apprentices	up to \$236	less than \$841.67#
job seeker	up to \$62	less than \$685.67#
Partnered, with dependants		
Students & Australian Apprentices	up to \$236	less than \$899.67#
Job seeker	up to \$62	less than \$743.67#
Single, with dependants		
Students & Australian Apprentices	up to \$236	less than \$1025.34#
Job seeker	up to \$62	less than \$869.34#
Single, long-term unemployed aged 21 or over, undertaking full-time study or Australian Apprenticeship, at home	up to \$236	less than \$728.00
Single, long-term unemployed aged 21 or over undertaking full-time study or Australian Apprenticeship, away from home	up to \$236	less than \$968.84#
Partnered, long-term unemployed, no dependants, aged 21 or over undertaking full-time study or Australian Apprenticeship, no children	up to \$236	less than \$899.67#

\* For job seekers, fortnightly income between \$62 and \$250 reduces fortnightly allowance by 50 cents in the dollar. Income above \$250 reduces payment by 60 cents in the dollar.

For students and Australian Apprentices, fortnightly income between \$236 and \$316 reduces the fortnightly allowance by 50 cents in the dollar. Income above \$316 reduces payment by 60 cents in the dollar. For students and Australian Apprentices the income test is subject to Income Bank credit.

Partner income which exceeds the cut-off point reduces fortnightly allowance by 60 cents in the dollar.

# These figures may be higher if you are eligible for Rent Assistance or Pharmaceutical Allowance.

Note: for ABSTUDY recipients aged 21 years and over the rate of entitlement is aligned with Newstart. Please contact ABSTUDY on 13 2317 to ascertain the effect of personal income.

## Chart G—Rent Assistance

Family Situation	Maximum payment per fortnight	No payment if your fortnightly rent is less than	Maximum payment if your fortnightly rent is more than
Single, no children	\$107.20	\$95.40	\$238.33
Single, no children, sharer	\$71.47	\$95.40	\$190.69

Couple, no children	\$101.00	\$155.20	\$289.87
One of a couple who are separated due to illness, no children*	\$107.20	\$95.40	\$238.33
One of a couple who are temporarily separated, no children	\$101.00	\$95.40	\$230.07

\* Includes respite care and partner in prison.

■ Rent Assistance for families with children is usually paid with Family Tax Benefit. See Family Tax Benefit for current rates.

■ Rent Assistance is not paid:

- to people paying rent to a government housing authority, although in some situations sub-tenants may qualify for Rent Assistance
- for residents of Australian Government funded nursing homes and hostels
- to single Disability Support Pensioners aged under 21, without dependants, living with parents
- to other single people aged under 25, living with parents.

■ Special rules apply to single sharers, people who pay board and lodging or live in a retirement village.

■ Rent Certificates are required to verify rent where a customer does not have a formal written tenancy agreement or is not named as a tenant on a formal written tenancy agreement.

■ Rent Assistance is paid as part of another payment. It may be reduced due to the income test rules applying to that primary payment.

■ Rent Assistance is subject to portability provisions where relevant.

## Chart H—Pharmaceutical Allowance (PhA)

Rate: \$5.80 per fortnight for eligible single people, and \$2.90 per fortnight for each eligible member of a couple (i.e. \$5.80 in total if both members of a couple are eligible). However, where a person is a member of an illness separated couple or a respite care couple or where a partner is in prison, the rate is \$5.80 per fortnight (i.e. same as for a single person).

Payment	Conditions under which PhA is paid
Age Pension	Automatically paid to customers of these payments.
Bereavement Allowance	
Carer Payment	
Disability Support Pension	
Mature Age Allowance	
Parenting Payment (Single)	
Sickness Allowance	
Widow B Pension	
Wife Pension	
Newstart Allowance	Customers must be temporarily incapacitated, or have a partial capacity to work, or be a single principal carer of a dependent child, be over 60 years of age and have been in receipt of income support continuously for at least nine months.

## Payment Rates

Partner Allowance Widow Allowance ABSTUDY Special Benefit*	Customers must be either temporarily incapacitated, or be over 60 years of age and have been in receipt of income support continuously for at least nine months.
*(Note: Special Benefit customers are NOT required to be Australian residents in order to be paid PhA).	
Austudy	Customer must be over 60 years of age and have been in receipt of income support continuously for at least nine months.
Parenting Payment (Partnered)	Customer must be over 60 years of age and have been in receipt of income support continuously for nine months or be unable to meet participation requirements due to a temporary incapacity.
Youth Allowance (job seeker)	Must be either temporarily incapacitated or a single principal carer of a dependent child or have a partial capacity to work.
Youth Allowance (full-time students and Australian Apprentices)	Must be temporarily incapacitated.
Community Development Employment Project (CDEP)	As per relevant payment type.

Note: PhA is subject to portability provisions where relevant.

## Calling Centrelink

Employment Services	13 2850
Youth Allowance	13 2490
Austudy	13 2490
ABSTUDY	13 2317
Australian Apprentices	13 3633
Pensioner Education Supplement (PES)	13 2490
Assistance for Isolated Children (AIC) Scheme	13 2318
Retirement	13 2300
Disability, Sickness and Carers	13 2717
Family Assistance Office	13 6150
To speak to Centrelink in languages other than English	13 1202
For information about claiming a payment from a country other than Australia and about claiming an Australian payment while outside Australia	13 1673
Calling from outside Australia (you can reverse charge)	+61 3 6222 3455
Australian Government Services Fraud Tip-off Line or through the internet at <a href="http://www.centrelink.gov.au">www.centrelink.gov.au</a>	13 1524
Customer Relations Suggestions, complaints and compliments	Freecall™ 1800 050 004
TTY Enquiries	Freecall™ 1800 810 586
Only for people who are deaf or who have a hearing or speech impairment. A TTY phone is required to use this service.	
TTY Customer Relations	Freecall™ 1800 000 567

Only for people who are deaf or who have a hearing or speech impairment. A TTY phone is required to use this service.

Information on payment rates is also available on the Centrelink website at [www.centrelink.gov.au](http://www.centrelink.gov.au)

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.

### Centrelink self service

A growing number of Centrelink services are available through online and phone self service. Using self service you can:

- update family income estimate
- claim student Youth Allowance or Austudy
- report employment income
- update address and banking details.

### Online self service

Once you have registered you can logon at [www.centrelink.gov.au](http://www.centrelink.gov.au) to access online services.

Refer to Service Available Times on our website for when online services are available.

### Phone self service

Centrelink has two self service lines. For general self service, phone 13 6240, Monday to Friday from 5.30 am to 12 midnight (except for national and state-based public holidays), on Saturday from 5.00 am to 6.00 pm and on Sunday from 8.00 am to 8.00 pm.

For the reporting line, phone 13 3276, Monday to Friday from 6.00 am to 10.00 pm (except for national and state-based public holidays). Remember to call before 6.00 pm (8.00 pm for Parenting Payment) on the day you are due to report.

## Disclaimer

The information contained in this publication is intended only as a guide to payments available.

### What are your responsibilities?

- It is your responsibility to decide if you wish to apply for a payment and to make the application, having regard to your particular circumstances.
- The information is accurate as at 1 July 2008, but may of course change. If you use this publication after that date, please check with Centrelink that the details are up to date.

### From what date are benefits payable?

Most government payments are paid from, or after, the date on which the application is made. So the sooner you lodge the application the quicker you may be paid.

### What is the position if you deal with a third party?

You may deal with a third party who is not a member of Centrelink's staff. If you do so, please remember that Centrelink has not authorised any third parties to provide information or advice to you about payments.