

## **Centrelink**

Centrelink is a Commonwealth Government agency responsible for delivering payments and services to eligible individuals.

To apply for Centrelink payments you need to complete the relevant claim form and lodge either online or at your local Centrelink Office.

Centrelink payments are available to Australian residents and newly arrived migrants after 104 weeks living in Australia as a resident.

Student Assist staff can assist you with general advice on what payments are available, your eligibility for payments and appeals against Centrelink.

### **Hints for dealing with Centrelink**

- If you contact Centrelink via phone keep a record of the reference number you are given.
- If you attend a Centrelink office keep a record of the date you attended and the name of the person who assisted you.
- If you need to phone Centrelink, set aside plenty of time. The wait times to speak to a operator are often lengthy. Also have your CRN and other personal details ready for when you get through
- Lodge your claim for payments ASAP. If your claim is approved the payment can be backdated to the date you lodged your claim
- Report any changes in your circumstances to Centrelink so you don't incur a debt, including
  - changes to your study load
  - moving in with a partner
  - changing addresses
  - getting a new job

### **Main payments for Students**

- **Youth Allowance**

Youth Allowance is a payment for students who are aged 16-24

Eligibility for Youth Allowance is dependent on a number of factors:-

- Parental Income
- Assets
- The amount you earn per fortnight
- Whether you are assessed as a "dependent" or "independent" student

#### Dependant Rate

If you are a student aged under 22 years old and you do not meet the "independence" criteria you will be deemed to be dependent on your parent's income and assets which may affect your eligibility and rate of payment.

The amount of Youth Allowance you will receive will be reduced if your parent's taxable income in the 2014/15 financial year exceeds \$51,027 (current February

2016). This amount may change if your parents have other dependants or pay child support.

### Independent Rate

If you are 22 years or older you are automatically considered independent

If you are under 22 years, you may be considered independent where:-

- You have supported yourself through full time employment of an average of 30 hours per week for at least 18 months during any period of 2 years
- You have or have had a dependent child
- You are unable to live at home due to extreme circumstances, or your parents cannot exercise their responsibilities

If you are from an area classified as “inner regional”, “outer regional”, “remote” or “Very remote” then you may be classified as independent if after finishing high school you:-

- Earned at least 75% of Wage Level A of the National Training Wage Schedule included in a modern award, in an 18 month period, or
- Worked part time (at least 15 hours per week) for at least 2 years

Your income and assets will be taken into account when assessing your eligibility. You may also be subject to a “waiting period” if you have liquid assets e.g. over \$3000 cash

- **Austudy**

Austudy is a payment available to students over the age of 25. It is similar to Youth Allowance and also has income and assets tests.

Full details re eligibility can be found at -

<http://www.humanservices.gov.au/customer/services/centrelink/austudy>

- **Abstudy**

This is a payment available to students of Aboriginal or Torres Strait Islander descent.

You may receive Abstudy if you are studying an approved course at an approved University. You can get Abstudy so long as you are not receiving other Centrelink Payments such as Youth Allowance or Austudy. You must be an Australian citizen as well as an Indigenous Australian

Full details re eligibility can be found at –

<http://www.humanservices.gov.au/customer/services/centrelink/abstudy>

- **Pensioner Education Supplement**

You may be eligible for Pensioner Education Supplement or ABSTUDY Pensioner Education Supplement if you receive 1 of these payments:

- Carer Payment (adult or child)

- Disability Support Pension
- Newstart Allowance (as a single principle carer)
- Parenting Payment (single)
- Special Benefit (as a single parent)
- Widow Allowance
- Widow B Pension
- Wife Pension (if your partner receives Disability Support Pension)

Full details re eligibility can be found at

<http://www.humanservices.gov.au/customer/services/centrelink/pensioner-education-supplement>

- **Student Start Up Scholarship**

If you have previously received the Start Up Scholarship and have not had a break in receiving your payment then you will continue to receive a Scholarship payment from 1<sup>st</sup> January 2016.

Full details can be found at

<http://www.humanservices.gov.au/customer/services/centrelink/student-start-up-scholarship>

- **Student Start Up Loan**

The loan replaces the Student Start Up Scholarship from 1<sup>st</sup> January 2016 if you are commencing receipt of Student Payments for the first time or if you have had a break from study.

Full details re eligibility can be found at

<http://www.humanservices.gov.au/customer/news/new-student-start-up-loan>

- **Low Income Health Care Card**

Even if you are not receiving Centrelink benefits you may be eligible for a Low Income Health Care Card. Eligibility is assessed on gross income for a 8 week period ending on the day you lodge your claim. Your income must be below the limit that applies to you and it will vary depending on whether you are single or partnered or have dependants.

Holding a low income health care card gives you concessions and discounts including prescriptions under the PBS scheme, energy costs, medical costs and any discounts private companies may offer

Full details re eligibility can be found at

<http://www.humanservices.gov.au/customer/services/centrelink/low-income-health-care-card>

**Check your Eligibility**

You can use Centrelink Online Tools to calculate your eligibility for payments. These can be found at <https://www.centrelink.gov.au/RateEstimatorsWeb/publicUserCombinedStart.do>

## **Payment Rates**

Current payment rates can be found at :-

### **Youth allowance**

<http://www.humanservices.gov.au/customer/enablers/centrelink/youth-allowance/payment-rates>

### **Austudy**

<http://www.humanservices.gov.au/customer/services/centrelink/austudy>

### **Abstudy**

<http://www.humanservices.gov.au/customer/enablers/centrelink/abstudy/payment-rates>

### **Pensioner Education Supplement**

<http://www.humanservices.gov.au/customer/enablers/centrelink/pensioner-education-supplement/payment-rates>

## **Masters and PhD Courses**

Not all Masters Courses are approved for Centrelink Payments. To check the eligibility of your course refer to <http://www.humanservices.gov.au/customer/enablers/approved-courses>

Masters by research and doctor of philosophy (PhD) programs are not approved courses for Youth Allowance or Austudy. Students undertaking these programs should speak to the faculty offering the program about the availability of financial assistance through stipends, scholarships or the Australian Postgraduate Awards scheme.

## **Welfare Rights**

For more detailed information on your Appeal rights with Centrelink you can contact Welfare Rights <http://www.wrcsa.org.au/>. Or 8223 1338

*Welfare Rights (SA) is a non-government agency that exists to assist people in their dealings with Centrelink where the nature of a recent, or impending, decision leaves the client with cause for some concern: either, uncertainty, regarding the technical accuracy of the decision; or, certainty...that the decision is wrong.*

*This service is free.*

## **Welfare Rights – Fact Sheets**

A great resource for Centrelink questions are the fact sheets offered by the National Welfare Rights Network, many of your questions can be answered by one of these sheets.

<https://www.welfarerights.org.au/factsheets>