



Australian Government

Alan Griffin MP's Information Kit for Families



Includes -
*Dealing with Debt & Hard Times and
Personal Safety & Protection Tips*



This kit is printed, authorised and distributed with the compliments of:

Alan Griffin MP

FEDERAL MEMBER FOR BRUCE

Shop 98A, Waverley Gardens Shopping Centre

Police Road, Mulgrave VIC 3170

T: 03 9547 1444

F: 03 9547 7944

E: alan.griffin.mp@aph.gov.au

PO Box 1034

WAVERLEY GARDENS VIC 3170

www.griffinmp.com

While every effort has been made to ensure the accuracy of the information provided this kit should be used as a guide only.

Payment rates in this guide are current from 1 July - 19 September 2010

A Message from your local Member of Parliament

Dear Family Kit reader,

As your local member of Parliament, I understand it can be difficult sometimes to find the information you need about the services and payments available from the Australian Government.

I hope this latest edition of the Families Information Kit is a useful starting point to get relevant information, easily and simply.

Families are at the heart of Australian life. Our families shape us and define our values. Families give us a sense of belonging and community. They teach us how to care about one another and how to get on with one another.

Of course, all families are different. And we wouldn't have it any other way. They may have one parent or two parents. They may be carers, families with young children or families with young adults studying. And because families come in all shapes and sizes it's the Government's job to be flexible and responsive to their different needs.

While it's clearly the role and responsibility of parents to nurture their children, communities and government should always be there to support them.

In this Kit you will find information about services, payments and assistance available to families. As new programs and payments become available this information will be updated. For matters relating to payments for families, you should contact Centrelink or the Family Assistance Office on 13 61 50. Other Centrelink contact numbers may be found throughout this kit.

Please don't hesitate to contact my office if I can assist you with any Federal Government issue.

Yours sincerely,

A handwritten signature in blue ink, appearing to read 'Alan Griffin', with a stylized flourish at the end.

Alan Griffin MP

FEDERAL MEMBER FOR BRUCE
MINISTER FOR VETERANS' AFFAIRS
MINISTER FOR DEFENCE PERSONNEL

While every effort has been made to ensure the accuracy of the information provided, this kit should be used as a guide only. Always check your eligibility with Centrelink. Payment rates in this guide are current from 1 July - 19 September 2010.

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Services and payments available through Centrelink

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

The Family Assistance Office

The Family Assistance Office is dedicated to administering family payments—it is contained within Centrelink and Medicare offices.

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

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

Claiming a payment

COMPLETE A CLAIM FORM

Before you can receive any payment, you must fill in a claim form. Forms are available at your local Centrelink office, on the website www.centrelink.gov.au, or you can ring the Family Hotline on **13 61 50** and ask for a claim form to be mailed to you.

You should complete the claim form and lodge it as soon as possible. As soon as you think you might be entitled to something call or drop into your local office.

INTERVIEW

When applying for payments, you will be interviewed by a Centrelink officer to determine basic eligibility. You should bring proof of identity, age, residence, income and assets details and any other information that is requested.

If you have a partner, your partner may also have to attend the interview. **REMEMBER** to ask when you telephone what you need to

bring if you have to attend an interview (this will save time!)

A Centrelink officer can visit you at home if you are having difficulty getting to a Centrelink office because of illness, physical difficulties or transport problems, or if you would prefer to see a social worker in the privacy of your own home.

CAN'T SPEAK ENGLISH?

To speak to Centrelink in a language other than English, call **13 12 02** from anywhere in Australia for the cost of a local call.

HOW ARE BENEFITS PAID?

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

Family Tax Benefits may also be paid in a lump sum at the end of the year.

What if you disagree with a decision?

There are things you can do if you think Centrelink has made an incorrect decision about your payment:

- First, you should contact the person who made the decision and ask for the decision to be reviewed. This person should explain why the decision was made, and give you an opportunity to add any new information you might have.
- Second, you can ask for an Authorised Review Officer (ARO) to review the decision. AROs are people who have had no previous

involvement in the case. They look at disputed decisions and may set aside, vary or affirm a decision. If the ARO thinks the decision is wrong, they can change it.

- Third, if you are not satisfied with the ARO decision you can appeal to an independent body, the Social Security Appeals Tribunal (SSAT). The SSAT can only look at a disputed decision after it has been reviewed by an ARO. The SSAT has the power to change decisions.

- Finally, you can appeal to the Administrative Appeals Tribunal (AAT). Any appeal to the AAT must be made within 28 days of the relevant SSAT decision on the dispute.

If you are not satisfied with any aspect of the service that Centrelink is providing, you can contact the Commonwealth Ombudsman to lodge a complaint on 1300 362 072 or email ombudsman@ombudsman.gov.au.

Basic conditions of eligibility for family payments

Residence

Residential requirements vary from payment to payment. Below is a list of the major payments mentioned and the requirements. ALWAYS check with Centrelink if you think you might be eligible for a payment on the numbers listed in this kit.

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

FAMILY TAX BENEFIT, CARER ALLOWANCE AND MATERNITY IMMUNISATION ALLOWANCE:

- Parent or Guardian must be an Australian resident.
- Child must be an Australian resident OR a dependent child of an Australian resident AND living with that person.
- May be paid during temporary absences from Australia.

PARENTING PAYMENT AND CARER PAYMENT

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

- May be paid for up to 13 weeks during temporary absences from Australia.
- Different rules apply to Parenting Payment if a person is covered by an International Social Security agreement.

DOUBLE ORPHAN PENSION

- Guardian must be an Australian resident.
- Child must be an Australian resident OR a dependent child of an Australian resident AND living with that person.
- May be payable if you are living overseas temporarily, provided all residency requirements are met.

New residents arriving in Australia after 4 March 1997 must wait two years before becoming eligible for most social security payments.

However, if you can show that you have suffered a substantial change in circumstances beyond your control, you may be eligible for Special Benefit. Contact your local Centrelink office to seek assistance with applying for any payment.

While this is generally the case for adults seeking income support payments, dependent children of those adults may be eligible for payments sooner.

You should contact Centrelink for more details

Payments for families with children

Basic payments

There are four basic payments for families to help with the costs of caring for children:

- **Family Tax Benefit Part A** to provide help with the cost of raising each child;
- **Family Tax Benefit Part B** to provide help to single income families;
- **Child Care Benefit** and **Child Care Rebate** are to help with childcare costs.

Family Tax Benefit Part A (FTB-A)

WHO QUALIFIES?

Family Tax Benefit Part A (FTB-A) is a payment designed to help families with the cost of bringing up children. It is a payment made to parents. It is paid as a rate per child and varies depending on family income and the ages of your children.

FTB-A may be paid for dependent children aged up to 21, and 24 if they are full-time students.

NEW REQUIREMENTS FOR FAMILY TAX BENEFIT CHILDREN AGED 16–20

A new eligibility requirement is being introduced for FTB-A for young people aged 16–20 years who do not have a Year 12 certificate or an equivalent qualification. In order for their families to receive FTB-A for them, these young people must be undertaking full time study in an approved course of education or training which will assist or allow them to complete a Year 12 certificate or equivalent qualification.

Since 1 January 2010, new customers claiming FTB-A for children aged 16–20 years have been affected by this new requirement.

Families who were already receiving FTB -A by instalment prior to 1 January 2010 will be affected by the new requirement from 1 May 2010. The Family Assistance Office will write to customers in March 2010 to gather educational details for 16–20 year old children.

WHAT IS THE RATE?

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

For each child	Maximum	Minimum
Under 13 yrs	\$160.30	\$51.24
13–15 years	\$208.46	\$51.24
16–17 years	\$51.24	\$51.24
18–24 years	\$68.74	\$68.74

In addition, since July 1 2008, families are eligible for a FTB-A supplement of \$726.35 per child. However this payment will be used to pay any family assistance debts that your family has, and can only be paid as a lump-sum after the end of the financial year.

Special rules apply for dependent children aged over 16.

- Families with dependent children aged over 16 cannot receive Family Tax Benefit for those children that are receiving Youth Allowance.
- If, however, the Youth Allowance is less than the Family Tax Benefit would provide they may elect to receive FTB-A instead.
- If families elect to receive FTB-A it can only be paid to the parents rather than the dependent children.
- For all dependent children they must have a private income of less than \$12,742 per year.

THE INCOME TEST

- The **Maximum** rate is paid up to a family income of \$45,144 and is then reduced by 20 cents for every extra dollar of income down to the minimum rate of payment (the 20 cent in the dollar reduction is applied to the families' total FTB-A entitlement rather than each child individually)
- The **Minimum** rate is available up to a family income of \$94,316 (plus an additional \$3,796 for each dependent child after the first child), but is then reduced by 30 cents for every extra dollar until the payment reaches nil.

To receive some FTB-A the maximum income levels are:

- \$101,191 a year for a family with one dependent child under 18; and
- \$102,711 a year for a family with one dependent 18–24 year old.

These thresholds are lifted for each additional dependent child depending on the number and age of the children. Contact Centrelink for details.

ASSET TEST

There is no asset test applicable to FTB-A.

WHAT IF I'M RECEIVING MAINTENANCE?

Some people will be receiving maintenance payments. Generally, these payments are collected by the Child Support Agency.

If you are receiving maintenance income from your ex-partner you can receive up to \$1335.90 each year before it affects your family tax benefit payment. For each extra child add \$445.30 to the above threshold. Any amount over the threshold will reduce your FTB-A by 50 cents in the dollar until the base rate of FTB-A is reached.

WHAT IF I'M SHARING THE CARE OF MY CHILDREN?

If you have separated and are sharing the care of your children, your family payments may be split. More information on the Child Support Scheme is available from the Child Support Agency at www.csa.gov.au or tel 131 272.

HOW IS FAMILY TAX BENEFIT A PAID?

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

Discuss your situation and which option will best suit your family with Centrelink or the Family Assistance Office.

RENT ASSISTANCE

You may also receive Rent Assistance with

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

LARGE FAMILY SUPPLEMENT

You may also receive large family supplement with your FTB-A payment. The supplement is paid for the third and subsequent eligible children. It is paid at a rate of \$11.06 per fortnight.

MULTIPLE BIRTH ALLOWANCE

Multiple birth allowance is paid to families who have triplets, quads or more children born at the same time. It is payable until the children reach 16 years of age, or if at least three of the children are in full-time study, until the end of the calendar year in which they turn 18.

The Allowance is paid at a rate of:

- \$133.00 per fortnight for triplets;
- \$177.24 per fortnight for quadruplets or more.

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

Family Tax Benefit Part B (FTB-B)

WHO QUALIFIES?

Family Tax Benefit Part B (FTB-B) is a payment that gives assistance to single income families, including sole parents. It is designed to give particular assistance to families with children under 5 years of age.

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

THE RATES OF PAYMENT

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

The secondary earner's income can reduce

payments below the maximum rate.

Maximum Rates:

Age of youngest child	Maximum payment per fortnight
Under 5 years	\$136.36
5–15 years (or 16–18 if full time student)	\$95.06

THE INCOME TEST

FTB-B is payable to families where the primary income earner in a couple, or a sole parent, has an adjusted taxable income of \$150,000 per year or less.

The secondary earner's income is also taken into account. If income is above \$4,745 a year, payments are reduced by 20 cents for every extra dollar of income.

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

- \$24,291 a year if the youngest child is under 5 years of age; or \$18,907 a year if the youngest child is between 5 and 18 years of age.
- In the case of couple families, income also includes Partnered Parenting Payment.

In addition FTB-B families may be eligible for an FTB-B supplement of \$354.05 per family. However, this payment will be used to pay any family assistance debt that your family has and can only be paid as a lump-sum after the end of the financial year.

HOW IS FAMILY TAX BENEFIT B PAID?

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

NEW SYSTEM OF FTB PAYMENTS

Since 1 July 2009:

- Families that submit an increased income estimate during the year will have their FTB rate adjusted automatically to help avoid an overpayment on reconciliation at the end of the year.

- FTB payments will only be made through Centrelink and Medicare, removing claims through the Australian Tax Office.
- Families who incur debts for failing to lodge tax returns (or failing to advise that they are not lodging tax returns) may not receive FTB payments until their entitlements are properly reconciled. They will receive their entitlement as a lump sum once this reconciliation has occurred.
- The income definition applied to Government benefits will include salary sacrificed into superannuation and net financial losses, where this is not currently the case. This will provide more consistency and improve fairness in the system.

Parenting Payment

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

WHO QUALIFIES?

To qualify, you must:

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

MAXIMUM RATES OF PAYMENT

- **Single parents** receive up to \$601.30 a fortnight. (This amount includes a Pension Supplement of \$19.90 a fortnight. A higher Pension Supplement may be payable if you are over age pension age).
- **Partnered parents** receive up to \$417.70

a fortnight. If you and your partner are separated by illness, respite care or if your partner goes into gaol, contact Centrelink to find out if you are eligible for a higher rate of payment. Partnered parents over age pension age may also receive the Pension Supplement.

INCOME TEST

- **Single parents** are able to earn up to \$170.60 a fortnight (add \$24.60 for each extra child) before the Payment is withdrawn at the rate of 40c for each dollar earned over \$170.60. See page 23 for Parenting Payment (Single) income table.
- **Partnered parents, where the partner is not a pensioner**, the customer can earn up to \$62 a fortnight before their payment is withdrawn by 50 cents for each dollar earned over \$62. If they earn over \$250 the Payment is withdrawn by 60 cents for each dollar earned over \$250. Partner's income up to \$790 per fortnight has no effect, income over this amount reduces the rate by 60 cents for each extra dollar.
- **Where the partner is a pensioner**, the couples combined income must be no more than \$124 per fortnight. Combined income reduces the rate by 25 cents for each dollar between \$124 and \$500, and by 30 cents for each dollar above \$500.

ASSETS TEST

- **Single parents** may have assets, excluding the family home, worth up to \$181,750 for homeowners and \$313,250 for non-home owners, before their payment is affected. Over these thresholds Parenting Payment is not payable.
- **Partnered parents** may have assets, excluding the family home, worth up to \$258,000 for homeowners and \$389,500 for non-home owners, before their payment is affected. Over these thresholds Parenting Payment is not payable.

OTHER ASSISTANCE

If you receive the Parenting Payment you

may be eligible for extra help with the cost of approved child care through the Jobs, Education, and Training Child Care Fee Assistance (JETCCFA) program – see page 20 for details.

Baby Bonus

WHO QUALIFIES?

The Baby Bonus is paid following the birth (including still births) or adoption of a baby.

RATE

The Baby Bonus is \$5,185 per eligible child and is paid in 13 fortnightly instalments of about \$398 each.

INCOME TEST

The Baby Bonus is paid to eligible families with a combined household income of \$75,000 or less in the six months following the birth of your child or the child entering your care.

ASSETS TEST

There is no assets test.

ADOPTIVE PARENTS

Since 1 January 2009, the Baby Bonus has been extended to parents who adopt children under the age of 16. An adoptive parent will be able to access the full amount of the Baby Bonus, even if it has been previously paid for the same child.

HOW DO I CLAIM?

- You must first register the birth of your baby with your relevant State or Territory Department. The Baby Bonus will not be paid unless the birth has been registered, or you have applied for registration.
- You must lodge a claim for Baby Bonus within 52 weeks of the birth of your baby, or, in the case of adoption, within 52 weeks of the child coming into the care of the adoptive family.
- You cannot claim Baby Bonus through the tax system. You must claim it through Centrelink or the Family Assistance Office on the same claim form as Family Tax Benefit.

Maternity Immunisation Allowance

WHO QUALIFIES?

Maternity Immunisation Allowance is a payment for young children who are fully immunised or have an approved exemption from immunisation. The allowance is made in two separate payments. One when your child is fully immunised between 18–24 months. The second when your child is fully immunised between four and five years of age.

INCOME AND ASSETS TESTING

There is no income or assets test for this payment.

ARE THERE EXEMPTIONS?

You may receive an exemption from immunising your child if you have a conscientious objection to immunisation or if there are medical reasons your child should not be immunised. Talk to Centrelink or the Family Assistance Office if this applies to you.

RATE

If you are eligible you will get two instalments of around \$125.50. Generally the second instalment will be more than the first due to indexation of the payment between the child's second and fifth birthday.

HOW DO I CLAIM?

Claims must be lodged on or before your child's second birthday for the first payment, and the fifth birthday for the second payment. You can claim it only as a direct payment, which will be paid into your bank or credit union account with your Family Tax Benefit. You cannot claim Maternity Immunisation Allowance through the tax system.

Double Orphan Pension

WHO QUALIFIES?

This payment is designed to provide additional assistance to a family who is bringing up a double orphan. If you are eligible for Family Tax Benefit (or would be eligible for payment but

your income is above the limit) and you have care and control of a double orphan then you would be eligible for this payment.

Double Orphan Pension may be payable for a child or children under 16 in the control and the care of the guardian and full-time dependent students 16–21 who do not already receive Youth Allowance where:

- Both the parents have died OR one parent has died and the whereabouts of the other is unknown to the person claiming the payment OR where one parent has died and the other is a long-term prisoner or patient of a psychiatric hospital or nursing home OR refugee children under certain circumstances.

A child who has been adopted is not considered to be a double orphan.

RATE OF PAYMENT

The rate is \$53.50 per fortnight and is usually paid with Family Tax Benefit. It may be paid to a guardian or an approved care organisation.

INCOME AND ASSETS TESTS

There is no income or assets test for this payment.

Carer Allowance

WHO QUALIFIES FOR THE PAYMENT?

Carer Allowance recognises the impact of a person's disability on the carer. It may be paid to people who care for either an adult (16 or over) or a child (under 16).

Two 'tools' are used to work out whether or not you will be paid Carer Allowance. They are the Adult Disability Assessment Tool (for people aged 16 and over) and the Child Disability Assessment Tool.

RATE OF PAYMENT

The basic rate of Carer Allowance is \$106.70 a fortnight.

INCOME AND ASSETS TESTS

There is no income or assets test for this allowance.

CARING FOR PEOPLE WITH A DISABILITY WHO ARE UNDER 16

There are two 'streams' of Carer Allowance for people with a disability under age 16—the two levels of assistance are:

- The provision of a Health Care Card for the child and no allowance for a person caring for a dependent child who is under 16 who requires 'substantially more care and attention' in comparison to a child their age without a disability:
OR
- A fortnightly payment of Carer Allowance AND a Health Care Card if the child's disability appears on a list of disabilities/ conditions which result in automatic qualification or must cause the child to function below the standard for his or her age level.

The carer and the child must live together in the same private residence.

CHILD DISABILITY ASSISTANCE PAYMENT

The Child Disability Assistance Payment of \$1,000 is payable annually if you are receiving Carer Allowance and caring for a child under the age of 16 years on 1 July.

Each eligible child cared for attracts a separate \$1,000 payment.

The CDAP is not regarded as income for the purposes of income tax or family assistance.

CARING FOR SOMEONE WITH A DISABILITY WHO IS AGED 16 OR OVER

You may be eligible for a fortnightly payment if:

- you are looking after a person over 16 who has a disability, medical condition or who is frail aged and needs a lot of care and attention on a daily basis, and
- you provide the care for that person in either your home or the home of that person.

You may receive Carer Allowance for up to 2 adults in your care.

Carer Payment (Child)

WHO QUALIFIES FOR THE PAYMENT?

If you are providing care to a child aged under 16 years with a severe disability or severe medical condition and unable to support yourself through paid employment you may be eligible for Carer Payment (Child).

RATE

Through the Government's Secure and Sustainable Pension Reform package, the maximum rate of Carer Payment has increased to \$701.10 per fortnight for a single pensioner or \$1,057.00 for a couple combined (this includes the Pension Supplement).

If you were in receipt of a pension on 19 September 2009 you may be assessed under transitional arrangements and be eligible for different rates of payment. If you are unsure, check with Centrelink.

INCOME AND ASSETS TESTING

The rate of Carer Payment is subject to the pension income and assets tests. If the care receiver does not receive a social security benefit a special income and assets test applies – see Centrelink for details.

RESPITE

Carer Payment recipients can temporarily cease caring for up to 63 days in a calendar year without losing their payment.

IF THE CHILD GOES INTO HOSPITAL

You can continue to receive Carer Payment (child) if the child you are caring for goes into hospital, as long as you continue to provide care for the child while they are in hospital and you intend to resume caring for the child when they return home. Centrelink will contact you after your child has been in hospital for a continuous period of 12 weeks.

Carer Supplement

A new Carer Supplement has been introduced, starting in June 2009, to assist people with caring responsibilities.

Eligible recipients of Carer Payment, Wife Pension with Carer Allowance, DVA Carer Service Pension and DVA Partner Service Pension with Carer Allowance receive \$600.

All Carer Allowance recipients will receive a Carer Supplement up to \$600 for each eligible person in their care. Some carers will receive 2 or more Carer Supplements and those receiving a part rate of Carer Allowance under shared care arrangements will receive a proportion of the Carer Supplement.

After the initial June 2009 instalment the Carer Supplement will be paid every July from 2010 to people who are qualified for and received payment for the fortnight which includes 1 July.

The Carer Supplement will be an ongoing, non-indexed annual lump sum payment.

The Child Disability Assistance Payment (CDAP) will continue annually in July each year and is unaffected by these changes.

The Child Support Scheme

WHAT IS THE CHILD SUPPORT SCHEME?

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

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

WHAT CENTRELINK WILL ASK YOU TO DO

- Contact the Child Support Agency to claim child support. The Child Support Agency will use a formula to work out how much child support you will be paid. The Child Support Agency will ask you if you want to collect the amount yourself, or get them to do it.
- You will need to give details of any child support you receive to Centrelink.

WHERE TO GO FOR MORE INFORMATION

- Centrelink are able to give you information

about how the payment you will be receiving for your child will affect any of your Centrelink payments. Call the Family Hotline on 13 61 50.

- The Child Support Agency will be able to give you information about how the Child Support Scheme works. Call the Child Support Agency on 131 272.

Child Care Benefit (CCB)

WHO IS ELIGIBLE?

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

HOW MUCH CAN I GET?

Your entitlement to CCB get depends on your income, number of children in care, the type and amount of care you use and whether you use care for work-related purposes.

WHY DOES THE TYPE OF CARE MATTER?

If your care is not approved or registered care you cannot be paid CCB.

WHAT IS APPROVED CARE?

- It includes long day care, family day care, outside school hours care (before and after school care and vacation care), occasional care and in home care.
- Approved child care services are able to receive CCB on the behalf of families to reduce their fees as a reduction in their child care fees because services meet certain quality standards and operating requirements. Your service can tell you if they are approved to receive CCB.

WHAT IS REGISTERED CARE?

- It is when you pay grandparents, relatives, friends or nannies to care for your child and can also include care provided by private preschools, kindergartens and some occasional care and outside school hours care services.
- The carer must be registered with the Family Assistance Office.

- Families using registered care can receive some Child Care Benefit but cannot claim the Child Care Rebate.
- Carers who want to know more about being registered should contact the Family Assistance Office on 136 150.
- To find out if your carer is registered, ask your carer in the first instance.

HOW MANY HOURS CAN I CLAIM?

The number of hours you can claim CCB depends on what type of care you use and for what reason.

Listed below are the Types of Care and the Number of hours you can get each week:

■ APPROVED CARE

- All families can get up to 24 CCB hours a week.
- Families using work or study or training related care can get up to 50 CCB hours a week provided they meet the work/training/study test for at least 15 hours per week or 30 hours a fortnight or have an exemption.
- Grandparents who are the primary carers of their grandchildren are exempt from this test.

■ REGISTERED CARE

- Families can get up to 50 CCB hours a week for work or study or training related care provided they meet the work/training/study test at some time during the week child care is used.

■ CARE NOT APPROVED OR REGISTERED

- Nil

WHAT ARE THE CONDITIONS?

You can claim up to 50 hours of CCB if you use approved or registered child care because you are:

- working (including paid full-time, part-time or casual work, self-employed, paid leave, unpaid sick leave, paid or unpaid parental leave and setting up a business);
- actively looking for paid work;
- studying or training (including voluntary or unpaid work to improve your skills);
- A grandparent with primary care for a grandchild
- a person with a disability; or
- caring for a child or adult with a disability.

If you have a partner, each of you must meet one of these requirements to claim up to 50 hours child care a week.

ARE THERE EXCEPTIONS?

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

Some families may have work commitments that mean they need more than 50 hours of child care a week.

Additional assistance is available in special circumstances and parents should speak to their service or call the Family Assistance Office on 13 6150.

MAXIMUM RATE OF CHILD CARE BENEFIT APPROVED CARE

If your family income is less than \$37,960 a year and you use approved care, you may get the maximum rate of CCB.

If you are eligible for the maximum 50 hours per week and your child is not yet school aged you can receive up to:

Children in care	Maximum assistance per week (50 hours)	Per hour for each child
1	\$184	\$3.68
2	\$ 384.55	\$3.84
3	\$600.12	\$4.00

WHAT IF MY CHILDREN ARE SCHOOL-AGED?

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

PART RATE OF CHILD CARE BENEFIT

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

Children in care	Yearly family income for part benefit
1	\$38,763–\$134,443
2	\$38,763–\$139,333
3	\$38,763–\$157,329 (+ \$29,721 for each extra child in care)

EXCEEDING THE INCOME THRESHOLD

Families with income above the income limits be assessed as zero rate CCB. This will enable families to continue to receive the Child Care Rebate.

REGISTERED CARE RATE

Per hour for each child	Maximum per week for each child (for 50 hours a week)
\$0.615	\$30.75

HOW IS CHILD CARE BENEFIT PAID?

Depending on whether you use approved or registered care, you can now choose how you get your CCB paid to you. However you cannot claim CCB through the tax system.

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

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

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

- To claim Child Care Benefit for registered care, you will need to fill in a form (available from the Family Assistance Office) and provide your child care receipts to the Family Assistance Office. You can claim at any time during the year within 12 months after the care was provided. The money will be paid into your bank or credit union account.
- Registered carers are not able to receive child care payments on behalf of families.

SPECIAL ARRANGEMENTS FOR GRANDPARENTS WHO CARE FOR THEIR GRANDCHILDREN

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

Child Care Rebate (CCR)

WHO IS ELIGIBLE?

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

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

HOW MUCH CAN I GET?

You are entitled to receive up to 50 per cent of out of pocket child care costs for each child, up to \$7,778 per child.

FOR WHAT TYPE OF CARE?

To be eligible for the CCR, your child must attend approved care. Approved care includes long day care, family day care, outside school hours care (before and after school care, vacation care), occasional care and in home care.

INCOME AND ASSETS TESTS

There is no income or assets test for this rebate.

HOW IS THE CHILD CARE REBATE PAID?

Payment of the rebate will be made through the Family Assistance Office. Payments can be made quarterly once the Family Assistance Office have received child care attendance details from your approved child care service. The payments will be paid to you automatically if you receive your Child Care Benefit as reduced fees, at zero rate, or more than the zero rate.

At the end of the financial year, the Child Care Rebate will be reconciled against your actual income and adjusted for the financial year. Payment of the last quarter of the Child Care

Rebate will be 'held' until this reconciliation occurs, after you have lodged your tax returns and all your child care attendance information has been received. This last quarter payment will then be used in any adjustments as part of the reconciliation. The Child Care Rebate entitlement is paid directly into your bank account by the Family Assistance Office.

To receive your Child Care Rebate as a quarterly payment, you must claim Child Care Benefit as reduced fees, even if you are assessed as eligible for Child Care Benefit but your Child Care Benefit entitlement is zero due to income.

Assistance for Isolated Children (AIC)

WHO QUALIFIES FOR THIS PAYMENT?

Assistance for Isolated Children (AIC) is paid in recognition of the difficulties of studying for children in isolated areas.

Families of primary, secondary, and under 16 year old tertiary students who do not have reasonable daily access to an appropriate government school, primarily because of geographic isolation can receive assistance:

- for children who must board away from home in a school, hostel, or privately;
- to maintain a second home so that a student can access school daily; or
- for students enrolled in full time studies in an approved distance education course.

RATES

- Boarding allowance maximum rate is \$9,221 per year. This is made up of a Basic part that is not means tested, of \$6,926 and an Additional part that is means tested, of \$2,295. See below.
- Second Home Allowance (limited to a maximum of 3 students) is \$201.79 per fortnight per student.
- Distance Education Allowance is \$3,463 per year for a primary or secondary school aged child.
- Distance Education Allowance Supplement \$1,061 per year—paid on top of the Distance

Education Allowance

- Pension Education Supplement for students under 21 years who receive a Disability Support Pension or Parenting Payment (single) and who are studying (below secondary level) of \$62.40 per fortnight.

INCOME TEST

- There is no income test on Basic Boarding Allowance, Distance Education Allowance or Second Home Allowance.
- Additional Boarding Allowance reduces by \$1 for each whole \$5 of parental income over \$44,165. Once adjusted parental income exceeds \$55,608 only Basic Boarding Allowance is payable.

ASSETS TEST

There is no assets test for AIC.

HOW DO I CLAIM AIC?

The AIC Claim Form and Information Book are available from any Centrelink Customer Service Centre or you can call the AIC enquiries line on 132318.

- You should lodge your claim by the closing date which applies to you. Centrelink will assess completed claim forms within 21 days of lodgement.

AIC CLOSING DATES

- If you're applying for assistance from 1 January, the closing date for your AIC claim is 31 March of the year of study.
- If you lodge your claim after 31 March your allowance will normally only be paid from the date you lodged your form.
- If you're applying for short-term boarding assistance, the closing date for all AIC claims is no later than two calendar months after the last day of the boarding period and by 31 December of the year of study.
- All AIC claim forms must be lodged by 31 December in the year of study.

Additional payments and services

Pension Supplement

WHO QUALIFIES FOR THE PAYMENT?

From 20 September 2009 a Pension Supplement was added to the fortnightly payment to recipients of Age Pension, Carer Payments, Wife Pension, Widow B Pension, Bereavement Allowance, DSP (except if aged under 21 without children) and to certain other income support payments if the recipient has reached age pension age.

The previous GST Supplement, Pharmaceutical Allowance, Utilities Allowance, Telephone Allowance (at the higher internet rate), along with increased assistance is included in the new fortnightly Pension Supplement.

RATE

The Pension Supplement is currently worth up to \$56.10 per fortnight for singles and \$85.80 per fortnight for couples combined.

Parenting Payment (Single) recipients under age pension age will receive a Pension Supplement basic amount of \$19.90 a fortnight, and may be eligible for Telephone Allowance and Pharmaceutical Allowance.

Pharmaceutical Allowance (PhA)

WHO QUALIFIES?

Pharmaceutical Allowance is intended to offset the charge made for prescriptions for drugs on the Pharmaceutical Benefits Scheme or 'free list'.

For most pensioners and other income support recipients who have reached age Pension age, the value of Pharmaceutical Allowance has either been added into the new Pension Supplement or forms part of the rate paid under transitional arrangements.

You may qualify for Pharmaceutical Allowance if you are receiving:

- Sickness Allowance, or
- Parenting Payment (single) and you are under age pension age, or
- Disability Support Pension and you are

under 21 with no dependant children, or

- ABSTUDY, Newstart Allowance, Parenting Payment (partnered), Partner Allowance, Special Benefit or Widow Allowance or Youth Allowance if you have a temporary illness or medical condition and have been assessed as having a partial capacity for work, or
- ABSTUDY, Austudy, Newstart Allowance, Parenting Payment (partnered), Partner Allowance, Special Benefit, or Widow Allowance, have turned 60 years-old but are under age pension age and have been receiving your payment continuously for at least 9 months, or
- Newstart Allowance or Youth Allowance (as a jobseeker), are a single person who is the main carer of a dependent child.

If you are unsure, please contact Centrelink.

RATE

Single pension recipients receive \$6.00 per fortnight in Pharmaceutical Allowance. Each member of a pensioner couple receive \$3.00 per fortnight each in Pharmaceutical Allowance (e.g. in couples where both partners are pensioners they will receive \$6.00 combined, but in couples where only one partner is a pensioner they will receive \$3.00).

If you receive Parenting Payment (Single) and are under age pension age or Disability Support Pension and are under 21 with no dependant and need a lot of medicines, you can apply to receive your Pharmaceutical Allowance as an advance of 7 fortnightly payments.

THE PBS SAFETY NET SCHEME

A single person or couple (combined) with a Centrelink Pensioner Concession Card, Health Care Card or Commonwealth Seniors Health Card can receive free prescription items if they have spent more than \$324.00 (60 prescriptions) on medicines in the current calendar year.

This arrangement requires a person or couple to

keep a record of their prescriptions.

If you get a PBS medicine within 20 days of a previous supply of the same medicine, the cost may not count towards your Safety Net threshold. Even if you have already reached the Safety Net you may have to pay your pre-safety net amount.

Persons without an eligible concession card can receive PBS prescriptions at the concessional co-payment rate once they spend \$1,281.30 (60 prescriptions) in the current calendar year.

Ask at your local Centrelink office or Medicare office for more information about the PBS Safety Net scheme.

Rent Assistance for families

Rent Assistance helps families who pay private rent (not public housing rent) or similar payments to landlords for accommodation. Proof of the amount of rent paid is required.

WHO QUALIFIES FOR THE PAYMENT?

You may qualify for Rent Assistance if you are paying more than a threshold amount of rent per week for:

- rent (but not in public housing);
- service and maintenance fees in a retirement village (depending upon your “entry contribution”, contact Centrelink for details) ; and
- fees paid for the use of a site for a caravan or other accommodation, or to moor a vessel, that the person occupies as a home.

Rent Assistance is generally not payable during any period of absence from Australia unless the customer is receiving Family Tax Benefit Part A at greater than the minimum rate during a temporary absence from Australia of up to 26 weeks.

HOW DO I CLAIM?

To claim Rent Assistance you can give the Family Assistance Office a copy of your current written lease or tenancy agreement. If you don't have a written lease or tenancy agreement, or are not

named as a tenant on a formal written tenancy agreement, you can obtain a Rent Certificate from the Family Assistance Office or by ringing 136 150. Complete the Rent Certificate form and be sure to give all the details of how much you pay in rent and who you pay it to. You need to have your landlord sign the Rent Certificate.

If you receive Rent Assistance, you should ask to get Family Tax Benefit as fortnightly payments because Rent Assistance cannot be paid through the tax system.

RENT ASSISTANCE RATES

Rent Assistance is paid at the rate of 75 cents for each dollar of rent paid above the rent threshold, up to specified maximum rates. The rate of Rent Assistance depends on things like how many children you have, and whether you are partnered or single.

Rent assistance for people with children – thresholds and rates

Maximum payment per fortnight	Amount per fortnight
Single, 1 or 2 children	\$133.28
Single, 3 or more children	\$150.64
Couple, 1 or 2 children	\$133.28
Couple, 3 or more children	\$150.64

Rent threshold to qualify for payment	Amount per fortnight
Single, 1 or 2 children	\$132.86
Single, 3 or more children	\$132.86
Couple, 1 or 2 children	\$196.56
Couple, 3 or more children	\$196.56

Minimum rent to get maximum payment	Amount per fortnight
Single, 1 or 2 children	\$310.57
Single, 3 or more children	\$333.71
Couple, 1 or 2 children	\$374.27
Couple, 3 or more children	\$397.41

Pensioner Education Supplement

WHO QUALIFIES FOR THE PAYMENT?

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

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

Mobility Allowance

Mobility Allowance is a non-means tested payment to encourage self-help and financial independence by providing assistance to people with a disability who are in employment, looking for work or undergoing vocational training and who, because of their disabilities, are unable to use public transport without substantial assistance.

WHO QUALIFIES?

People with a disability who are in employment, looking for work or undergoing vocational training and who, because of their disabilities, are unable to use public transport without substantial assistance. People with a disability who are undertaking voluntary work for a community, charitable or welfare organisation may also qualify for Mobility Allowance.

A medical report to be completed by your treating doctor must be included with the claim. Both the claim and the medical report should be returned to your local Centrelink office with proof of identity and residence details as soon as possible.

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

RATE

The standard rate of Mobility Allowance is \$80.50 a fortnight and is not taxable. A lump

sum advance equal to 6 months mobility allowance can be claimed once a year.

The higher rate of Mobility Allowance is \$112.70 a fortnight.

Bereavement Payment

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

WHO QUALIFIES?

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

RATE

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

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

Telephone Allowance

Telephone allowance helps with the cost of maintaining a telephone and internet service.

For most pensioners and other income support recipients who have reached Age Pension age, the value of Telephone Allowance has either been added into the Pension Supplement or forms part of the rate paid under transitional arrangements.

WHO QUALIFIES FOR THE PAYMENT?

Disability Support Pensioners under 21 years of age without children and Parenting Payment (Single) recipients who are under age pension age. Telephone Allowance is also payable to certain other social security allowance recipients in specific circumstances, check with Centrelink for further details.

RATE

Telephone Allowance is a non-taxable payment of \$23.40 paid every three months. If you have

a home internet connection and are a Disability Support Pensioners under 21 years of age without children, a higher rate of \$35.20 per quarter may be payable.

The amount is shared between both members of an eligible couple.

Utilities Allowance

Utilities Allowance assists with the payment of regular household bills like electricity, gas and water.

For most pensioners and other income support recipients who have reached Age Pension age, the value of Utilities Allowance has either been added into the Pension Supplement or forms part of the rate paid under transitional arrangements.

WHO QUALIFIES FOR THE ALLOWANCE?

Recipients of Widow Allowance and Partner Allowance who are under age pension age, and Disability Support Pensioners under 21 years of age without children.

RATE

The current annual rate is \$530.00 for singles and \$265.00 for each eligible member of a couple and is paid quarterly.

Seniors Supplement (formerly Seniors Concession Allowance)

The Seniors Supplement is available to self-funded retirees who are eligible for the Commonwealth Seniors Health Card.

It incorporates the now phased out payments of Seniors Concession Allowance and the higher rate of Telephone Allowance.

RATE

The Seniors Supplement will be \$795.60 a year for singles and \$600.60 a year for each eligible member of a couple. Payments will be made quarterly.

The Seniors Supplement is equivalent to the minimum rate of the Pension Supplement to be paid to part pensioners. This alignment will allow a seamless transition as seniors move

from the part pension onto the Commonwealth Seniors Health Card if their income increases.

Eligible seniors will also continue to be eligible for other concessions linked to the Commonwealth Seniors Health Card.

These concessions include a reduction in prescription medicines under the Pharmaceutical Benefits Scheme, a discounted Medicare safety net threshold, and concessional travel on the Great Southern Rail Services.

Remote Area Allowance

The purpose of Remote Area Allowance is to provide assistance to people receiving Centrelink payments who live in remote areas.

WHO QUALIFIES?

You may qualify if you receive a social security/DVA pension, allowance or benefit and live in a remote area.

RATE

Remote Area Allowance is paid fortnightly at the rate of \$18.20 (single) or \$15.60 each (couple) plus \$7.30 for each dependent. There is no income or assets test for this Allowance. Check with Centrelink if you think you might be eligible.

Concession Cards

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

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

- Items under the Pharmaceutical Benefits Scheme for \$5.40.
- Free hearing aids and discounted maintenance services at an annual fee of \$35.70 provided by Australian Hearing Services.

- In your local area, you may be entitled to further concessions.

IF YOU ARE ON A LOW INCOME

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

TO QUALIFY

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

- \$459.00 for a single person;
- \$764.00 for a couple (combined);
- \$798.00 for a single or couple with a child
- For each extra child add \$34.00.

TO RETAIN

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

- \$573.75 for a single person;
- \$955 for a couple (combined);
- \$997.50 for a single or couple with a child
- For each extra child add \$42.50.

TO REGAIN

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

Jobs, Education & Training Child Care Fee Assistance Program (JETCCFA)

WHAT IS JETCCFA?

If you are on an income support payment you may be able to get JETCCFA. This is a payment to help you with the cost of your approved child care by paying some of the 'gap fee' not covered by Child Care Benefit (CCB) while you are working, training or studying so you can enter or re-enter the workforce. The 'gap fee' is the difference between the amount you are

charged and the amount you get for CCB. You will need to pay 10 cents per hour per child to your service. If you use more hours than you are entitled to (24 or 50) you will have to pay the full cost for these additional hours.

WHO QUALIFIES?

JETCCFA is only available for parents who:

- use approved child care
- receive CCB at the maximum rate
- have an approved Centrelink activity agreement
- receive an eligible Centrelink payment

Eligible Centrelink payments include:

- Newstart Allowance
- Parenting Payment
- Widow Allowance
- Widow B Pension
- Carer Payment
- Partner Allowance
- Community Development Employment Project Participant Supplement
- Youth Allowance (for jobseekers)
- A means tested ABSTUDY payment
- Special Benefit (in certain circumstances)

To find out more about JETCCFA contact the Family Assistance Office on 13 6150 between 8.00am and 8.00pm Monday to Friday or visit the Family Assistance Office at www.familyassist.gov.au

Lump Sum Pension Advances

Many families find it difficult to meet unexpected living expenses such as fridge, car or house repairs or other emergency expenses.

You may be eligible to get an advance on your payment to help meet these expenses.

From 1st July 2010, pensioners will have access to a more flexible advance payment system, and can receive advance payments of up to a maximum amount of \$1,005.75 for singles and \$758.10 for each member of a couple in a six month period.

The advance payments will be repaid from

subsequent pension payments.

This is a significant increase on the previous maximum advance of \$500 a year for singles and each member of a couple.

Part-rate pensioners will also have access to increased advance payment amounts, depending on the amount of pension they receive. For the first time, pensioners can receive multiple advance payments each year up to the maximum rate, compared to only one advance payment under the old system.

The advance payments will increase in line with adult pension rate increases in March and September each year.

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

Financial Information Service

WHO QUALIFIES FOR THE SERVICE?

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

WHAT ARE THE BENEFITS?

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

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

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

Tables

Maximum rates of payment

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

Name of payment	Maximum amount each fortnight
Parenting Payment	
Single parent	\$601.30
Partnered parent	\$417.70
Pharmaceutical Allowance	
Single person	\$6.00
Couple (combined)	\$6.00
Couple (only one partner eligible)	\$3.00
Rent Assistance	
Single person, 1 or 2 children	\$133.28
Single person, 3 or more children	\$150.64
Couple, 1 or 2 children (combined)	\$133.28
Couple, 3 or more children (combined)	\$150.64
Telephone Allowance - basic rate (singles/couples combined)	\$23.40 per quarter
Telephone Allowance - higher rate (singles/couples combined)	\$35.20 per quarter
Utilities Allowance (singles/couples combined)	\$132.50 per quarter
Senior Supplement - singles	\$198.90 per quarter
Senior Supplement - couples (each)	\$150.15 per quarter

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The table above and on the following page must be considered in conjunction with all tables and information relevant to a person's circumstances. Pension rates specified in this publication do not reflect the potential rate payable to an eligible recipient. Existing or potential recipients should approach Centrelink directly for information regarding their eligibility and/or payments rates that may be applicable to them.

Actual eligibility and payments rates for an individual can only be determined on the basis of personal information provided.

CAUTION: Material in this publication is made available on the understanding that the Commonwealth is not providing professional advice. Before relying on any of the material in this publication, users should obtain appropriate professional advice.

Parenting Payment (Single) Income test

(Includes \$6 per fortnight Pharmaceutical Allowance)

Fortnightly Income (\$)	Fortnightly payments (\$)			
	One Child	Two Children	Three Children	Four Children
170.60	607.30	607.30	607.30	607.30
195.20	597.46	607.30	607.30	607.30
200.00	595.54	605.38	607.30	607.30
250.00	575.54	585.38	595.22	605.06
300.00	555.54	565.38	575.22	585.06
350.00	535.54	545.38	555.22	565.06
400.00	515.54	525.38	535.22	545.06
450.00	495.54	505.38	515.22	525.06
500.00	475.54	485.38	495.22	505.06
550.00	455.54	465.38	475.22	485.06
600.00	435.54	445.38	455.22	465.06
650.00	415.54	425.38	435.22	445.06
700.00	395.54	405.38	415.22	425.06
750.00	375.54	385.38	395.22	405.06
800.00	355.54	365.38	375.22	385.06
850.00	335.54	345.38	355.22	365.06
900.00	315.54	325.38	335.22	345.06
950.00	295.54	305.38	315.22	325.06
1000.00	275.54	285.38	295.22	305.06
1050.00	255.54	265.38	275.22	285.06
1100.00	235.54	245.38	255.22	265.06
1150.00	215.54	225.38	235.22	245.06
1200.00	195.54	205.38	215.22	225.06
1250.00	175.54	185.38	195.22	205.06
1300.00	155.54	165.38	175.22	185.06
1350.00	135.54	145.38	155.22	165.06
1400.00	115.54	125.38	135.22	145.06
1450.00	95.54	105.38	115.22	125.06
1500.00	75.54	85.38	95.22	105.06
1550.00	55.54	65.38	75.22	85.06
1600.00	35.54	45.38	55.22	65.06
1650.00	15.54	25.38	35.22	45.06
1688.85	NIL	9.84	19.68	29.52
1713.45		NIL	9.84	19.68
1738.05			NIL	9.84
1762.65				NIL

The above table is provided as a guide only and is made available on the understanding that it is not professional advice. Before relying on any of the material in this publication, users should obtain appropriate advice from Centrelink or their financial adviser.

Obtaining more information

If, after reading this guide, you need more information about entitlements for families, social security payments or services, call in to your local Centrelink office or phone one of the call centre numbers listed below.

Your local Centrelink offices are located at

DANDENONG

27-29 Robinson Street
Dandenong 3175

GLEN WAVERLEY

7 Bogong Avenue
Glen Waverley 3150

SPRINGVALE

324-334 Springvale Road
Springvale 3171

For internet payments

www.centrelink.gov.au

FOR INFORMATION ABOUT PENSIONS PHONE

13 23 00

FOR INFORMATION ABOUT DISABILITY, SICKNESS & CARERS PHONE

13 27 17

FOR INFORMATION ABOUT NEWSTART ALLOWANCE AND OTHER ALLOWANCES

13 28 50

FOR INFORMATION ABOUT PAYMENTS FOR FAMILIES PHONE

13 61 50

FOR INFORMATION IN A LANGUAGE OTHER THAN ENGLISH PHONE

13 12 02

Dealing with Debt & Hard Times

For many people, readily available access to credit has allowed them to live the Australian dream. Allowing a generation of people to purchase homes, plasma TV's and new cars which would have otherwise been out of reach.

Unfortunately for some people this dream can turn into a nightmare and they are facing either mortgage or credit stress or a combination of both.

Borrowing money is the easy part. It's making the repayments that can sometimes be difficult. You might find that you have overcommitted yourself or that your circumstances have changed and you can no longer afford the repayments.

If this happens, it's important that you don't ignore the problem and hope that it goes away. The big mistake many people make is to wait until it is too late to seek financial help.

They wait until the lender is about to foreclose or the sheriff arrives at the front door.

By then it may be too late. **It is important to seek help as soon as you can - early intervention can help save your home.**

This section of the kit is designed to provide you with information on what to do if you run into financial trouble. It also provides a comprehensive list of organisations which can assist you if you need help.

Why do people get into financial difficulties?

People get into financial difficulties for all sorts of reasons:

- Personal reasons - unemployment, illness, and/or relationship breakdown
- Economic and business reasons - rising interest rates, business failure, poor investment decisions or fraud
- Poor financial management - living so close to the limit of your financial capacity that one mishap lands you in trouble, or borrowing too much on credit cards and store finance; or spending far more than you can safely afford.

You have options. These tips provide general guidance only and you should seek independent advice if you are experiencing financial difficulties.

GET INDEPENDENT ADVICE

Seek advice from a financial counsellor, specialist community legal centre or legal aid office as soon as possible to discuss your options. These services can be free depending on your circumstances. Financial counsellors can help you decide what you can do including:

- clarifying your legal position if you can't pay your mortgage or other debts
- identifying what debts you should pay first
- preparing a budget to help you work out your current and future financial situation
- exploring ways to reduce your expenses and increase your income
- checking your eligibility for short term interest free mortgage relief loans to cover temporary shortfalls
- advising on the appropriateness of accessing some of your superannuation to avoid losing your home
- advising whether consolidating your debts would be beneficial—this can extend your commitment and increase your interest payment
- exploring ways to help you pay a little more off your loan when you can to give you a buffer in difficult periods
- helping you to avoid taking out extra debt like credit cards and loans and to pay cash whenever you can.

Contact details for financial counsellors are available by calling the Consumer Affairs helpline on 1300 55 81 81 or see the list of services on pages 34 - 36.

Contact details for community legal centres and legal aid offices can be found on page 34.

CONTACT YOUR LENDER

Talk to your lender as soon as you know you might miss a payment, they can help you to sort out what your options are. The following tips may be helpful when you are talking with your lender:

- Be honest about your circumstances and what you can afford to repay
- You may be able to negotiate reduced repayments by extending the term of your loan
- Your lender may allow you to temporarily suspend your payments or make lower repayments for a period of time
- Your lender may be able to help you assess your current loan and consider whether you need to downgrade to a more basic option—don't forget that you will probably have to pay a fee for changing loans
- If the lender refuses to consider a repayment arrangement, you might be eligible to apply for a hardship variation under the Consumer Credit Code:
 - a specialist consumer community legal centre, financial counsellor or legal aid office can provide you with more information on how to arrange this
 - if you are eligible for a hardship variation you can apply to a court or tribunal to order the lender to agree to a variation. Obtain advice before considering this option as there may be considerable costs involved.

A sample letter request for hardship variation is available at www.consumeraction.org.au/downloads/Howdolchangemyloanpaymentsifhavesufferedhardship-May07.pdf

- If you have tried to negotiate with your lender and don't feel that your request for assistance has been dealt with appropriately you can lodge a complaint with an ombudsman or independent dispute resolution scheme. Your lender may be a member of one of the following schemes;
 - the Financial Ombudsman Service
 - the Credit Ombudsman Service Limited,

Contact details for the Ombudsman can be found page 36.

- Remember to keep making repayments that you can afford while you are trying to negotiate a repayment arrangement.

THINKING ABOUT REFINANCING

Before refinancing your loan consider the following:

- Thoroughly check out the background of the broker or lender. If the broker and the lender are members of an external dispute resolution scheme (such as the Financial Ombudsman Service or the Credit Ombudsman Service Ltd), it will be easier to resolve problems when they arise.
- Be wary of high pressure sales tactics.
- Be wary of suspicious conduct by the broker or lender, such as withholding documents, providing false information or rushing transactions.
- Thoroughly check all fees and charges payable under an alternative loan—remember high fees and charges may wipe out any apparent savings from lower interest rates.
- Check what fees apply to terminate your current loan—most home loans carry fees in excess of \$1000 if they are terminated or paid out within a specified time frame.
- If in doubt, don't sign anything—seek advice about your options from a financial counsellor, community legal centre or legal aid office.

FIND OUT IF YOU ARE ENTITLED TO A PENSION, BENEFITS OR OTHER GOVERNMENT ASSISTANCE

Look at the first section of this kit and visit your local Centrelink office or check the website to see whether you have an entitlement which can provide you with extra income to help repay your creditors.

The Centrelink site includes specific information for:

- carers, parents and guardians;
- unemployed, recent immigrants, students, trainees, self-employed and farmers;
- people in crisis, including recently separated,

- divorced or bereaved;
- ill, injured or people with a disability; and
- people planning to retire or needing help in retirement

Go to www.centrelink.gov.au - see under Individuals and also check the A-Z index.

Your local Centrelink office may also be able to provide you with a referral to a local welfare agency or benevolent society if appropriate.

Contact details for local Centrelink Offices can be found on page 24

INCREASE YOUR CAPACITY TO REPAY

Here's 3 ways to improve your capacity to repay your debts:

1. Increase your income

If you're not able to work full-time, is part-time or casual work an option? If you have adult children living with you, should they be contributing more to household expenses?

2. Reduce your expenditure

You may need to cut down your living expenses. Paying cash for basic items, not using a credit card, and so avoiding interest and fees, can help.

3. Sell assets

You may own household or personal items you no longer need. Consider a garage sale, selling assets that produce no income, or if necessary shares or investments to reduce debt.

MORTGAGE RELIEF

Eligible Victorian home owners can apply for short term interest-free loans to help overcome difficulties with home loan repayments resulting from an unavoidable change in circumstances. *See page 31 for further information.*

EARLY ACCESS TO SUPERANNUATION

In limited circumstances you are able to access your superannuation early to prevent foreclosure for your home. *See page 31 for further information.*

SELLING YOUR HOME

While it's a hard thing to do, it may be best to

consider selling your house.

- Selling can mean that you walk away with more money to start again than if you delay.
- If you do decide to sell your home, make sure you shop around to get the best deal.
- Seek valuations from a number of agents before deciding on a reasonable selling price that will optimise your position.

More information on managing debt problems is available in Australian Competition and Consumer Commission booklet:

- Dealing with debt: your rights and responsibilities.

Download a free copy:

<http://www.accc.gov.au/content/index.phtml/itemId/799403>

Call the ACCC Infocentre on 1300 302 502 if you would like to receive a hard copy.

Produced in conjunction with the Australian Securities and Investments Commission, it is available in English, Arabic, Vietnamese, Chinese, Italian, Greek and Turkish.

BANKRUPTCY AND ITS ALTERNATIVES: A LAST RESORT

If all else fails, applying for bankruptcy may be your best choice. (A creditor who has obtained a judgment against you may also apply to have you made bankrupt.)

Bankruptcy releases you from most of the debts you owe at the time you apply and will get creditors off your back. However, you will lose your home and other assets, you may be forced to pay some of your income to the bankruptcy trustee and you may face other restrictions with potentially negative consequences. Get advice from a financial counsellor or legal service before you apply for bankruptcy. *See page 36 for further information.*

Remember you have options available to you! The most important thing to remember is to take control of your situation by seeking help as soon as you run into trouble.

GOOD FOUNDATIONS

Buying a home will probably be one of the most expensive purchases you ever make, so it's important to be well informed about the buying process and the property market. Knowing what to do, where to start and what to look out for can save you time and money when purchasing a home. The information below can help you with this process by explaining the details and allowing you to compare financial products.

BUYING A HOME

Seek advice before you purchase a home.

Consumer Affairs Victoria

Can provide information on the rules, regulations and legal protection available when buying and selling property.

Free publication available:

- Real Estate: A Guide for Buyers & Sellers

Phone: 1300 55 81 81
 email: consumer@justice.vic.gov.au
 website: www.consumer.vic.gov.au

State Revenue Office

The SRO administers the First Home Owner Grant and the First Home Bonus.

Phone: 13 21 61
 email: sro@sro.vic.gov.au
 website: www.sro.vic.gov.au

RESIDENTIAL RENTING

Consumer Affairs Victoria

Information on and regulation of rental sector.

Free publications available:

- Renting a home - a guide for Tenants and Landlords
- Caravan parks: A guide for residents, owners and managers
- New Country - New Home

Phone: 1300 55 81 81
 email: consumer@justice.vic.gov.au
 website: www.consumer.vic.gov.au

OFFICE OF HOUSING

The Office of Housing provides subsidised housing for eligible low-income Victorians who cannot access the private rental or home ownership markets. Other services for eligible Victorians include Moveable Units and Home Modifications. Contact your local Housing Office or see the website for more details.

Group Self Build

Group Self Build is an initiative that allows participants to receive a bridging loan from the Director of Housing to purchase land and build a home. Each group usually consists of about 12 homes which are located near each other. Instead of providing a cash deposit for the bridging loan, participants contribute 20 hours per household per week for 12 months to build each other's homes. Contact your local Housing Office or see the website for more details.

Bond Loan Scheme

If you can't afford to pay the bond on a private rental property yourself, you may be able to borrow the money interest-free from the Office of Housing. Contact your local Housing Office or see the website for more details.

Melbourne

Phone: 1300 650 172
 Email: housing@dhs.vic.gov.au
 Website: www.housing.vic.gov.au

Dandenong

Address: Level 4, 311 - 319 Lonsdale Street, Dandenong 3175
 Phone: 9767 8777

Box Hill

Address: 883 Whitehorse Road, Box Hill 3128
 Phone: 9843 6577
 Eastern Metro Region Tenancy Line: 9871 5100
 Eastern Metro Housing Advice and Assistance Line: 9871 5155

Tenants Union of Victoria

The Tenants Union of Victoria provides advice, assistance and advocacy for tenants of private and public residential properties and residents of rooming houses and caravan parks in Victoria, Australia.

Address: 55 Johnston Street Fitzroy VIC 3065
 Phone: 9411 1444 (Administration),
 9416 2577 (Advice)
 website: www.tuv.org.au

ONLINE TOOLS

Understanding Money (Australian Government)

Online tool: Loan Calculators

Tools to help you do your homework before taking out a loan and keep your payments under control.

Website: www.understandingmoney.gov.au/Tools/Consumer/Calculators/Loan/

CHOOSING A CREDIT CARD

The following fact sheets give you greater understanding of credit cards, about some of their pitfalls and ideas of managing your credit wisely.

Australian Securities & Investments Commission

Publications:

Choosing a credit card

- Choosing a credit card
- Transferring your credit card balance to another issuer

Interest and fees on credit cards

- Interest free days on credit cards
- Interest and how much to pay off each month
- Tips about credit card fees charged by merchants

Website: www.fido.gov.au/fido/fido.nsf/byheadline/Choosing+a+credit+card?openDocument

Consumer Affairs Victoria

Publications:

- 10 things you should know about credit: A guide to using credit wisely
- Guidelines for Debt Collection
- Debt Collectors: Your Rights in Victoria
- My Credit Report (PDF)

Phone: 1300 55 81 81

email: consumer@justice.vic.gov.au

website: www.consumer.vic.gov.au

Understanding Money – Australian Government

Further information on understanding credit:

- Borrowing money
- Interest, fees and charges
- What type of credit is best for you?
- Before you use credit
- What will your lender do when you apply for credit?
- If things go wrong

Website: www.understandingmoney.gov.au/content/consumer/financialliteracy/credit/

COMPARING LOANS

The following websites allow you to compare financial products like savings accounts, credit cards, managed funds and home loans.

Cannex

Website: www.cannex.com.au

InfoChoice

Website: www.infochoice.com.au

CHOICE

Website: www.choice.com.au

Phone: 1800 069 552

MANAGING YOUR DEBT

PUBLICATIONS

Understanding Money (Australian Government)

Publication:

- UNDERSTANDING MONEY: How to make it work for you.

Information regarding managing your money, budgets, loans and credit cards

Website: www.understandingmoney.gov.au

Phone: 1800 236 235

Consumer Action Law Centre

Publication:

- A series of factsheets on consumer issues, including dealing with debt and financial hardship

Website: www.consumeraction.org.au

Phone: 9670 5088

Legal advice line: 9629 6300 or 1300 881 020

Australian Securities & Investments Commission

Publication:

- YOUR MONEY

Tips to help you use your money wisely and avoid debt.

Website: www.fido.asic.gov.au

Phone: 1300 300 630

ONLINE TOOLS

Understanding Money – Australian Government

Online Tool: Budget planner

The budget planner will work out your total income and expenses, and you'll get an idea of where your money goes, and where you could make changes.

Website: www.understandingmoney.gov.au/content/consumer/tools/planner/

FIDO (Australian Securities & Investment Commission)

Online tool: Credit Card Calculator

The FIDO credit card calculator can show you:

- the effect of making only minimum repayments
- ways of paying off your card faster

Website: www.fido.gov.au/fido/fido.nsf/byHeadline/1%20%20All%20calculators

Online Savings Tool

Understanding Money

Online tool: Savings Calculator

These tools will help you reach your savings goals.

Website: www.understandingmoney.gov.au/Tools/Consumer/Calculators/Savings/

GET FREE ADVICE

FINANCIAL COUNSELLORS

If you are experiencing financial difficulty, a financial counsellor may be able to help you work your way out of debt or help deal with other money problems. Financial counsellors are independent and their services are *free of charge*.

To find a financial counsellor call the Consumer Affairs Victoria Helpline 1300 55 81 81 or see the list of services on pages 34 - 36.

Consumer Action Law Centre

Free legal advice for people who are experiencing difficulty with consumer loans.

Phone: 9670 5088

Legal advice line: 9629 6300 or 1300 881 020

Website: www.consumeraction.org.au

Australian Securities & Investments Commission

Provides information on what financial counselling is and the areas they are able to assist with.

Website: www.fido.gov.au/fido/fido.nsf/byheadline/Financial+counselling?openDocument

Phone: 1300 300 630

FINANCIAL INFORMATION SERVICES

Centrelink - Financial Information Services

Centrelink's Financial Information Services can help you learn to take control of your finances and plan for your future. The free service is available to everyone and you don't need to be a Centrelink client. They can provide general information by telephone, at a personal interview or through a financial seminar.

Website: www.centrelink.gov.au/internet/internet.nsf/services/fis.htm

Phone: For seminar information call 13 6357, to speak to a Financial Information Service officer call 13 2300.

ONLINE FINANCIAL PROGRAMS

Money Minded

Provides online education programs covering: Planning and saving, Everyday finances, Loans and credits, Super future and Investment basics

Phone: (Brotherhood of St Lawrence, Frankston) 8781 5900

Website: www.moneyminded.com.au

Start Dreams

Provides online educational course to help you gain a greater understanding of money so that you can work towards achieving your dreams successfully.

Website: www.startdreams.com.au/LearnAboutMoney/KB_KnowledgeBankHome.aspx

DROWNING IN DEBT

Act immediately! If you are struggling to make your repayments, it is important that you realise there are options available to you. Get advice and assistance as soon as you can, do not wait until it is too late.

URGENT ASSISTANCE

Consumer Action Law Centre

Legal advice for credit and debt matters.
Legal advice line: 9629 6300 or 1300 881 020

CONTACT YOUR CREDIT PROVIDER

If you have temporary difficulty in making loan repayments. Under the Consumer Credit Code, you are able to change your loan repayments on the grounds of hardship.

Website: www.consumeraction.org.au/fact-sheets (for more information)

FINANCIAL ASSISTANCE

Mortgage Assistance Scheme – Department of Housing

Provides short-term financial help for eligible people experiencing temporary difficulties with their home loan repayments because of an unavoidable change in circumstances.

Website: www.housing.vic.gov.au/home-owners-assistance/mortgage-relief

Phone: 1800 134 872

Superannuation – APRA (Australian Prudential Regulation Authority)

In only very limited circumstances superannuation benefits may be released to prevent foreclosure of a mortgage or exercise of a power of sale over the member's principal place of residence. It is highly recommended that you seek advice from a financial counsellor before making the application, as accessing your superannuation early may have detrimental affects in the future.

For further information contact APRA on:

Phone: 1300 13 10 60

Website: www.apra.gov.au/Superannuation/Early-Release-of-Superannuation-Benefits.cfm

PUBLICATIONS

Understanding Money (Australian Government)

Information on Controlling Your Debts:

- Debt problems
- Take control
- Dealing with multiple debts
- What happens if you can't repay your debt?
- Bankruptcy and other legal arrangements

Website: www.understandingmoney.gov.au

Phone: 1800 236 235

Legal Aid Victoria

Publication:

■ **Debt problems: the law, your options**

Website: www.legalaid.vic.gov.au/publications.htm

Phone: 9269 0120

Consumer Action Law Centre

Publication:

- A series of factsheets on consumer issues, including dealing with debt and financial hardship

Website:

www.consumeraction.org.au/fact-sheets/

■ **Sample letters for several situations can be found in the following factsheets:**

FS7: Do I have to pay an old debt?

FS11: What Can I Do If a Debt Collector Calls?

FS12: I'm Being Hassled by a Debt Collector

FS15: How do I change my credit report?

FS17: How do I change my loan payments if I have suffered hardship?

ALTERNATIVES TO HIGH COST CREDIT

Before you enter into high cost loans, find out if you are eligible for alternative sources of loans. The following programs provide savings assistance and low cost loans.

ASSISTED SAVINGS PROGRAMS

Saver Plus (\$1000 for \$1000 in savings)

Saver Plus is a financial literacy and matched savings program developed to help people on low incomes set and achieve a savings goal, and establish a long-term savings habit. Saver Plus provides the following: financial education training, personal coaching support and guidance from a trusted community organisation, matching every dollar saved with an additional \$1 (up to \$1,000) towards education costs for participants' children or their own vocational education.

To be eligible to join Saver Plus participants must:

be an adult, 18 years or over, either:

- with a child/children attending a government or independent primary or secondary school OR
- attending or returning to vocational education where an accredited vocational education certificate will be received;
- have a current Health Care Card or Pension Card;
- have regular income from paid employment

In the City of Greater Dandenong and the City of Monash this program is administered by Berry Street. Phone: (03) 9239 1400

Website: www.anz.com/aus/aboutanz/Community/Programs/Saver.asp

PROGRESS LOANS

The Progress Loan program is a joint initiative of the Brotherhood of St Laurence and ANZ Bank to provide access to mainstream credit for low income earners.

Brotherhood of St Laurence loan officers located in Frankston and Fitzroy guide each client through the application process for small loans of between \$500 and \$3,000 to purchase essential items.

To be eligible for a Progress Loan, applicants must

- have a Health Care Card or Pension Card issued by Centrelink;
- have lived in the same residence for more than six months; and
- be up-to-date with current utility bills and rent.

Phone: (Brotherhood of St Laurence, Frankston) 8781 5900

NO INTEREST LOANS

Many low income households face a major problem if they need to buy an essential household item, but don't have savings and can't get affordable credit. Community groups have devised 'No Interest Loan Schemes' (NILS) to solve this problem.

A typical NILS loan is for around \$800 - \$1200 for whitegoods, furniture, medical appliances or any other essential household item. As loans are repaid over 12-18 months, the money is lent out again to other people in the community. NILS are run by local community groups such as Neighbourhood Centres or charities.

The table below gives details of local groups which administer NILS.

Good Shepherd Buying Service

The Good Shepherd Buying Service is a free statewide telephone service assisting concession card holders and various non-profit community groups to purchase household goods and select appliances at reasonable prices. This typically includes items, such as fridges, washing machines, TVs, furniture, beds, computers and other appliances.

The Buying Service can be contacted Monday to Friday from 10am to 3pm.

Phone: 03 9417 4666

Fax: 03 9416 2340

email: buyingservice@goodshepvic.org.au

website: [www.goodshepvic.org.au/
www/385/1001127/displayarticle/buying-
service-victoria--1001640.html](http://www.goodshepvic.org.au/www/385/1001127/displayarticle/buying-service-victoria--1001640.html)

NILS Organisation	Address	Coverage Areas	Contact
Dandenong CAB NILS	186 Foster Street East Dandenong	Dandenong, Dandenong North, Dandenong South, Bangholme and Keysborough	9791 8344; 9791 8366
Brotherhood of St Laurence	24 – 26 High Street, Frankston Vic 3199	South eastern suburbs	8781 5900
Springvale Community Aid & Advice Bureau	5 Osborne Ave Springvale	Springvale, Springvale South, Noble Park, Clayton South	9546 5255
Wellsprings for Women	79 Langhorne Street, Dandenong	Women in Greater Dandenong	9701 3740

ASSISTANCE

KNOW YOUR RIGHTS

Consumer Credit Code

The Consumer Credit Code covers loans for personal purposes, for example personal loans, credit cards and home loans. The Consumer Credit Code is uniform state/territory legislation so it applies Australia wide.

It sets out rules which govern all credit transactions taking place in Australia. Know YOUR rights and the responsibilities of the lending institutions. The code spells out the provisions for 'hardship variation', whereby loan repayments can be varied because of financial hardship due to illness, unemployment or other reasonable causes.

For more information see:

Website: www.creditcode.gov.au

LEGAL ADVICE

Consumer Action Law Centre

Legal advice for credit and debt matters.
Legal advice line: 9629 6300 or 1300 881 020

Legal Aid Victoria

Publication:

■ Debt problems: the law, your options

Website: www.legalaid.vic.gov.au

Legal information service

Phone: 9269 0120

Melbourne

Address: 350 Queen St, Melbourne VIC 3000
(GPO Box 4380, Melbourne VIC 3001)
Phone: 9269 0234

Dandenong - Westernport region

Address: Level 1, 9-15 Pultney St, Dandenong
Phone: 9767 7111

Ringwood - Outer-eastern suburbs

Address: 23 Ringwood St, Ringwood VIC 3134
Phone: 9259 5444

Community Legal Centres

Casey Cardinia Community Legal Service

Address: 42 Claredale Road, Dandenong
Phone: 9793 1993
Email: caseyclc@vicnet.net.au
Catchment: Central Dandenong
Legal advice, financial counselling

Monash Oakleigh Legal Service

Address: 60 Beddoe Avenue Clayton, Victoria 3168
Phone: 9905 4336
Website: www.law.monash.edu.au/legal/mols/

Springvale Monash Legal Service

Address: 5 Osborne Avenue, Springvale
Phone: 9562 3144
Email: info@smls.com.au
Website: www.smls.com.au
Services: Legal advice

COMMUNITY ORGANISATIONS

These organisation are located in or service parts of the Electorate of Bruce. They may also service other regions that are not listed here.

Community Aid & Advice Centres: Monash-Waverley Community Information and Support Inc

Address: 6 Holskamp Street, Mount Waverley
Phone: 9807 9844, 9807 5996
Email: wavcis@bigpond.com
Services: Financial counselling, information & referral, counselling, material aid, neighbourhood mediation

Springvale Community Aid & Advice Bureau

Address: 5 Osborne Avenue, Springvale
Phone: 9546 5255
Website: www.scaab.org.au
email: scaabspr@scaab.org.au
Catchment: 3169, 3171, 3172 and 3174 (3170 one-off)
Services: Financial counselling, information & referral, counselling, material aid, child support, personal support program, NILS

Dandenong Community Advisory Bureau

Address: 186 Foster Street East, Dandenong
 Phone: 9791 8344 / 9791 8366
 Email: dandcab@vicnet.net.au
 Catchment: 3175
 Services: Information & referral, NILS, material aid, tax return assistance

Good Shepherd/South East Water partnership

Financial counselling outreach service at the Dandenong CAB
 Phone: 5871 9444 or 1800 999172
 Catchment: People with an overdue South East Water bill

Charities & Benevolent Societies

Salvation Army -

Dandenong Positive Lifestyle Centre

Address: Shop 6/147-151 Foster Street, Dandenong
 Phone: 9794 9533
 website: www.salvationarmy.org.au/SALV/LANDING/PC_60253
 Catchment:
 Services: material aid, family support, youth services, referral programs, case Management, counselling, financial counselling

Doveton Community Support Centre

Address: 1A Frawley Road Doveton
 Phone: 9793 3933
 website: www.salvationarmy.org.au/SALV/LANDING/PC_60253
 Catchment: Dandenong (phone 9am - 3.30pm to make an appointment Wed- Fri)
 Services: Material aid, vouchers, financial counselling

St Vincent de Paul Society

Box Hill Call Centre: 1300 305 330, Monday-Friday, 10am-3pm
 website: www.vinnies.org.au
 Catchment: Metropolitan Melbourne
 Services: Material aid, financial aid

Vinnies Centres

Dandenong: 9701 3443
 Pinewood (Mt Waverley): 9887 8697
 Springvale/Noble Park: 9546 3715

Dandenong Benevolent Society

Address: Shop 5/305 Thomas St, Dandenong.
 Phone: 9793 3736 9am-3pm Monday -Thursday 9am-2pm Fridays.
 Catchment: 3174, 3175
 Services: material aid

Springvale Benevolent Society

Phone: 9546 5558
 Catchment: 3171, 3174
 Services: material aid

Waverley Benevolent Society

Address: C/- Monash-Waverley Community Information and Support, 6 Holskamp Street Mount Waverley
 Phone: 9807 9844
 Catchment: 3150
 Services: material aid

Syndal Baptist Foodbank

Address: 1 Pimm Court Glen Waverley
 Phone: 9803 9144
 Catchment: Monash
 Services: material aid

Housing, Family & Welfare services

Bestchance Child Family Care

Address: 583 Ferntree Gully Road, Glen Waverley
 Phone: 8562 5100
 Email: info@bestchance.org.au
 Website: www.bestchance.org.au
 Services: Information, advocacy, material aid, financial aid, homelessness assistance (youth), family support

Connections UnitingCare - Dandenong

Address: 56 Robinson Street, Dandenong
 Phone: 8792 8999
 Services: homelessness assistance, housing aid, financial aid

Connections UnitingCare - Eastern Family Services

Address: 48 Blackburn Road, Blackburn
 Phone: 9875 4222
 Email: enquiries@connections.org.au
 Website: www.connections.org.au
 Catchment: Monash
 Services: Financial counselling, family support workers

Connections UnitingCare SHIFT

Address: 31 Hardner Road Mount Waverley
VIC 3149
Phone: 9271 0800 (Office), 1300 558 484
(Homelessness Service)
Catchment: 3170, 3150
Website: www.connections.org.au
Services: homelessness assistance, housing
aid, financial aid

Greater Dandenong Community Health Service

Address: 229 Thomas Street, Dandenong
Phone: 8792 2200
Catchment: 3175
Services: Financial counselling
10am-5pm Tuesday & Friday;
2pm-5pm Mondays & Wednesdays

Family Mediation Centre

Address: Level 1, 48 Webb Street, Narre
Warren
Phone: 9705 6277
Website: www.mediation.com.au
Services: Family counselling/mediation,
financial counselling

Hanover

Address: 35 Robinson St, Dandenong
Phone: 9792 0750
Email: dandenong@hanover.org.au
Services: Housing aid, homelessness
assistance

Salvation Army East Care Housing Service

Address: 16 Church Street Hawthorn 3122
Phone: 9851 7888
Catchment: Eastern region
Services: homelessness assistance, housing
aid, financial aid

WAYSS

Address: 294-300 Thomas Street, Dandenong
Phone: 9791 6111
Email: info@wayssltd.org.au
Services: Housing aid, homelessness
assistance, domestic violence

Wesley Mission - Eastern Homeless Crisis Service

Address: 291a Maroondah Highway
Ringwood 3134
Phone: 1300 558 484,
1800 627 727 (After hours),
9879 5344 (Administration)

Website: www.wesley.org.au
Catchment: Eastern region
Services: homelessness assistance, housing
aid, material aid, financial aid,
financial counselling

Wesley Mission - Southern Youth Services

Address: 63 Robinson St, Dandenong
Phone: 9794 7522
Website: www.wesley.org.au
Catchment: Southern region
Services: Homeless youth

Wellsprings for Women

Address: 79 Langhorne Street, Dandenong
Phone: 9701 3740
email:
administration@wellspringsforwomen.com
website: www.wellspringsforwomen.com
Services for women: advocacy, No Interest Loan
Scheme (NILS), home visitations

BANKRUPTCY

Insolvency and Trustee Service Australia

The Insolvency and Trustee Service Australia, (ITSA) is the official regulator of Australia's personal insolvency system. The agency outlines that while there is no "get out of jail free card" there are ways of minimising the damage of debt. Provides information for debtors, creditors and those considering applying for bankruptcy.

Website: www.itsa.gov.au

DISPUTE RESOLUTION

You can complain to an independent dispute resolution scheme if you have a disagreement about a debt with a member of the scheme. These schemes are available free of charge, and scheme members must comply with their decisions.

Financial Ombudsman Services

Provides a free and independent dispute resolution service for customers and financial services providers.

Website: www.fos.org.au
Phone: 1300 78 08 08
Address: GPO Box 3, Melbourne VIC 3001

The Credit Ombudsman

The Credit Ombudsman Service Limited (COSL) the external dispute resolution scheme for the non bank credit industry, approved by the Australian Securities and Investments Commission (ASIC).

Website: www.creditombudsman.com.au

Phone: 1800 138 422

MULTILINGUAL SERVICES

Interpreting Services

Provides free interpreting services in certain cases.

Phone: 13 14 50

BEEN REFUSED FINANCE?

There are many reasons why a person may be refused finance.

The first step is to check your credit file to identify any errors. If you spot an error then contact the provider and give them the reference number on your credit file so they can investigate the matter for you.

In addition, you should also contact the credit reporting agency from whom you obtained your information (Veda Advantage or Dun and Bradstreet).

Be aware that each credit provider has individual criteria for deciding who to lend to and that they may refuse your application even if you have settled all your outstanding accounts.

If you dispute a listing on your credit report you can access free legal advice on this by ringing Consumer Action Law Centre on 1300 881 020.

If you're not sure why - seek an explanation from the provider.

To obtain a copy of your credit file contact either:

Veda Advantage

PO Box 964, North Sydney NSW 2059

Fax: (02) 9951 7880

Phone: 1300 762 207

Website: www.mycreditfile.com.au

Dun and Bradstreet

Attention: Public Access Centre PO Box 7405, St Kilda Road Melbourne VIC 3004

Phone: 13 23 33

Website: www.dnb.com.au

Credit reference agencies should provide you with a free credit report in a reasonable time (10 working days); most also offer an express service for a fee. Veda also offers a credit monitoring service for a fee that notifies you whenever a credit provider accesses your report.

Include your full name, date of birth, driver's licence number, current/previous addresses, phone number, your current/previous employers and the credit provider you most recently applied to.

Personal Safety & Protection for Your Family

Some simple precautions at home and in public places can help you sidestep danger and stay safe.

AT HOME

If a stranger asks to use your phone, direct them to the nearest public phone or keep them outside and offer to make the call for them.

Close the curtains as soon as indoor lights are turned on.

Make sure windows and doors are secure – even in the daytime.

If you are in the back garden or at the back of the house, make sure the front door is locked. Some burglars will steal from a house that is still occupied.

ANSWERING THE DOOR

Don't let strangers into your home unless you are very sure who they are. Ask for identification. If you are still not satisfied, phone the organisation they are supposed to be representing.

Be cautious about door-to-door tradespeople recommending house repairs. Seek advice from someone you know, or from a recommended tradesperson before you commit yourself.

Door chains and door viewers are worth spending a few dollars on. They will enable you to speak to strangers without letting them in.

Although expensive, fitting a security door is a good idea. Keep it locked from the inside, and don't leave the key in the outside of the door.

INTRUDERS IN YOUR HOME

If you arrive home and suspect an intruder is in the house:

Do not go in; go elsewhere and phone the police.

Keep out of sight and a safe distance from the house. If you see an intruder leaving, jot down or memorise a description of the person, their vehicle and number plate.

Be prepared – plan ahead on what to do if an intruder is inside your home with you.

This could involve:

Getting to a phone if possible and ringing the police, or switching on lights and making plenty of noise. Many intruders will leave rather than face a confrontation.

If the intruder confronts you, stay calm. Shout and scream if you think the noise might alert someone.

THE PHONE

Don't give your phone number, personal or financial details to people you don't know.

Don't let strangers know you are home alone, or when you will be away from the house.

People who live alone should consider installing a telephone extension in the bedroom.

Leave a list of emergency numbers next to your phone; you can obtain one of these from my office! Please call on 9547 1444 to request this handy item.

Record and keep the number of a neighbour or someone nearby next to your phone.

If you or a family member receives an obscene or offensive phone call, don't talk to the caller – hang up or blow a whistle into the phone. If calls persist, keep a record of the times they occur and notify your phone company and the police.

OUT AND ABOUT

Walk only on busy or well-lit streets. Don't take short cuts through dark alley-ways, across parks or through isolated areas.

If you regularly walk home after dark, consider buying a screech alarm. Carry it in your hand, not in a bag where it may be difficult to reach in an emergency.

Don't hitchhike, and don't accept lifts from anyone you're not completely sure of.

Walk facing the traffic, and on the left side of the footpath.

If you're going to be out late, arrange for a lift or book a taxi in advance.

When using a public phone, stand with your back to the phone so you can see around you.

When returning to your home or car, have your keys ready. If your car is in a public car parking area, check nobody is hiding in or around the car.

Keep your doors locked while driving.

In shopping centres, keep your handbag or wallet closed and secure. Never leave it unattended.

PUBLIC TRANSPORT

Avoid isolated transport stops and sit near other passengers when using public transport; try and avoid travelling alone at night.

If you must travel alone at night, sit or stand near the guard, conductor or driver and arrange to be met at your destination.

Report any strange people who talk to you or follow you.

If you feel threatened on public transport, move closer to others or get off immediately.

SAFETY & PROTECTION FOR FAMILIES

No parent wants to place their child in danger. That is why teaching children about personal safety is so important. A playground bully, an adult stranger or even a familiar grown-up can represent a physical or sexual danger to your child.

When talking to young children about their security, make sure you cover these important points:

Teach them to say 'No!' if someone tries to harm them or touch them in any unusual or uncomfortable way.

Tell children not to talk to strangers and to never go with anyone—stranger or friend—without your permission.

Ask them to tell you if a stranger tries to approach them or their playmates.

Always arrange for a babysitter when you go out. It is unwise to leave children of any age alone in the house.

Assure your children that no matter what happens, they can tell you about any unusual or threatening incident.

As early as possible, teach children how to make an emergency telephone call. Teach them to remember their house number, their full name and their street and suburb.

Know how long it takes your child to get to and from school. If they are late, find out why.

Walk the safest route to and from school with your child. Make sure they know where and how to cross the road or car park.

Get to know your child's playmates and their parents and where they live.

Find out where your child and their friends play.

If children come home to an empty house, arrange to phone them at a set time to check they are safe.

Make arrangements so friends or family can be contacted by the children if there is an emergency.

CHOOSING YOUR BABYSITTER

Finding a suitable babysitter can be difficult. Parents must carefully consider any person left in charge of their children.

When choosing a babysitter:

Find a trusted family member or friend that you and your child feel comfortable with.

Ask friends to recommend babysitters.

Make arrangements with friends to baby-sit for each other's children.

If you must ask a stranger, get references.

Be aware of your child's reaction when you tell them a particular babysitter is coming.

When out, if you feel worried about your child's safety, ring home and ask to speak to your child.

Be wary of people who always volunteer to baby-sit, and are obviously more interested in

your child's friendship than yours.

Always provide babysitters with emergency phone numbers and other contacts.

SAFETY TIPS FOR TEENAGERS

Teenage girls and boys can find themselves at risk, especially when out at night. As difficult as it can be to get information out of teenagers, parents should encourage clear communication.

Try to know where your teenager is, who they are with, and how to contact them.

Tell them not to accept lifts from people unless it is prearranged, and not to travel with any driver who has been affected by alcohol or drugs of any type.

If teenagers want to go out at night or stay overnight with a friend, check with their friend's parents to make sure they are aware of your teenager's plans.

If possible, take them to their destination and collect them. If this is not possible, check they have arrived safely.

When looking for casual work, such as babysitting, teenagers should do so through family and friends. Be careful about answering advertisements.

Protecting Your House

There are many practical and easy things you can do to protect yourself and your property from burglars. The days when you could leave your front door unlocked while you pop down the street are gone.

These days a home is broken into every three minutes.

Most house burglaries happen during the day between 8am and 6pm while the owners are at work, school or out shopping. Most of these burglaries are carried out by amateurs who are looking for homes that are quick and easy to rob.

Studies show that burglars will simply give up if they don't gain entry within one minute and that they will avoid homes with effective security.

The more difficult you make it for people to break into your home, the less chance you have of becoming a victim. Thieves and burglars are always looking for easy targets.

Take some simple and practical precautions and you can protect your property and your peace of mind.

Basic Precautions

Lock all doors and windows when you go out.

Plant spiky plants such as bougainvillea or cactus around windows.

Think about installing deadlocks on all outside doors, but don't leave spare keys in the door.

Change your locks or cylinders when you move into a new house.

Never give keys to a workman.

Don't leave ladders or tools in unlocked sheds.

Install effective outside lighting.

Leave a light, radio or TV on when you go out-it makes you look like you're home when you're not.

Trim your trees and shrubs to ensure unwanted visitors are easily visible and have nowhere to hide.

Make a note of the serial numbers of all your appliances.

Keep valuables in a safe or in a bank.

Have valuables engraved with your drivers licence number. Don't put identification on your key ring.

Ensure your house is clearly numbered so police can find it quickly if necessary.

Never leave notes on your door.

Install a door viewer to check all unexpected visitors.

When you go out lock all doors and windows even if you are only going out for a few minutes.

If you have recently bought electrical goods such as a TV or a stereo, don't put the boxes where they can be seen from the street. Crunch

them up and put them in the bin.

Burglars can get into your house through the roof. In high risk areas it's a good idea to attach hinges and a sliding bolt to access holes.

Before installing a pet door, check that it's not large enough for a small person to fit through.

In case of fire or emergency keep your keys where you can get them quickly.

Everyone in the house must know where the keys are.

Locking Up Your House

Making your property secure can be an expensive business. Before you make any major decisions, think about your security needs and then shop around. No one wants to turn their home into Fort Knox, however it may well be that a combination of some of the following tips and a better awareness of home security will give you and your home suitable protection against burglars.

Automatic Deadlock

This rim-mounted deadlock locks automatically when the door is closed. At the turn of a key the lock can be prevented from being opened from the outside.

Another type of deadlock is the morticed deadbolt which is ideally suited for solid core doors.

Back Door

Fit a deadlock and use it. Many burglars enter through the back door because they can do so without being seen.

Burglar Alarms

Correctly installed and maintained alarms offer a high level of security for those who require it.

However, alarms should not be used instead of other good security measures. If you have a security system, use it and have it serviced.

Door Viewers

These enable you to identify callers before opening the door.

Electrical Meter Boxes

A lock up meter box is recommended to prevent would-be-burglars from interfering with the power supply to your home.

External Lighting

Movement activated outside lights are a good idea.

People who live on their own, young women and seniors should consider installing a front entrance light, with an inside switch to see night visitors.

Garage

Keep it locked. Tools and ladders provide burglars with a ready kit of implements for forcing a door or window.

Side Gates

Stop the would-be intruder before they venture around the back of your property. Fit a strong fixed lock or chain and padlock.

Security Doors

A security screen door offers excellent additional protection for your home.

Sheds

Keep these padlocked because thieves go there to steal tools to use to break into the house.

Sliding Doors

These need special locks, preferably top and bottom.

Small Windows

It is possible for a thief to wriggle through any gap larger than a human head.

Cover any small windows with security screens or screw them permanently shut.

Smoke Detectors

Consider installing at least one smoke detector in your home to give you early warning in case of fire.

Spare Key

Never leave a spare key in a convenient hiding place such as under a doormat, in a flower pot or in an unlocked meter box.

Standard Latch Locks

Standard key-in-the-knob latch sets offer only limited protection when used on their own. If you already have one fitted to your front or back, use it in tandem with a suitable deadlock.

Street Numbering

Your street number should be clearly visible in front of your home to help police, ambulance or the fire brigade to quickly find you in an emergency.

Time Switches

These offer excellent security when your house is left unattended for a long time such as during holidays. They are easy to use, inexpensive and can be bought from your local hardware or variety store.

Holiday Tips

These tips can be useful for when you leave your home to go on holiday or travel for business. It is ideal to have a good and trusting relationship with your neighbour or neighbours to make the most of these tips, and to help with the security of your home in general:

Shut and lock your garage or shed.

Cancel newspapers and other deliveries.

Advise local police of the length of time you expect to be away for.

Ask a trusted neighbour to watch your home when possible, and to collect your mail regularly.

Ask your neighbour to water and tidy your garden if required.

Ask your neighbour to occasionally hang their washing on your line, and to park in your driveway.

If you are able to trust your neighbour with a key to your home, ask them to alter the position of curtains and blinds in your house.

If you don't have a good relationship with your neighbours or don't have any, don't forget to consider other family members who may live in close proximity to you. They may be able to carry out these tasks while you are away.

IMPORTANT CONTACT NUMBERS

Emergency - '000'

For fast police attendance on any matter, always call '000'. Do not call your local station for emergency attention.

LOCAL POLICE STATIONS

Glen Waverley Police

Glen Waverley, Mulgrave and Wheelers Hill residents:
643 Ferntree Gully Rd
Glen Waverley
PH: 9566 1555

Dandenong Police

Dandenong and Dandenong North residents:
50 Langhorne St
Dandenong
PH: 9767 7444

Springvale Police

Springvale and Noble Park Residents:
314 Springvale Road
Springvale
PH: 8558 8600

NEIGHBOURHOOD WATCH

Waverley, Mulgrave & Wheelers Hill

Contact the coordinator at Nunawading Police Station on 9871 4169 for your local zone leader.

Dandenong, Casey, and Cardinia

Contact the coordinator at Cranbourne Police Complex on 5991 0613 for your local zone leader.



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