Payments for families

Twelve separate ways of paying family assistance have been replaced with three simplified payments.

- Family Tax Benefit Part A helps families with the cost of raising children
- Family Tax Benefit Part B gives extra help to single income families including sole parents
- Child Care Benefit helps families with the costs of child care

Twelve family benefits simplified to three
Family Tax Benefit Part A

(rates from 1 July 2001 to 30 June 2002)

Family Tax Benefit Part A

Maximum rate of Family Tax Benefit A

Part rate of Family Tax Benefit Part A

Base rate of Family Tax Benefit Part A

Cut out points

Family Tax Benefit Part A

Family Tax Benefit Part A helps families with the cost of raising children.

You can get Family Tax Benefit Part A if you:

- have a dependent child up to and including the age of 20 (who does not get Youth Allowance or a similar payment); or
- have a dependent full-time student aged 21 to 24 years (who does not get Youth Allowance or a similar payment); and
- are an Australian resident or have a temporary visa for social security purposes (conditions apply); and
- have income under a certain amount. (see the Base rate table below)

Maximum rate of Family Tax Benefit A

Your family income can be $29,857 a year before your payment
is reduced.

The maximum amount of Family Tax Benefit Part A you can get is:

**Maximum rates of Family Tax Benefit Part A**

<table>
<thead>
<tr>
<th>For each child</th>
<th>Per fortnight</th>
<th>Per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>under 13 years</td>
<td>$122.92</td>
<td>$3,204.70</td>
</tr>
<tr>
<td>13-15 years</td>
<td>$155.82</td>
<td>$4,062.45</td>
</tr>
<tr>
<td>16-17 years</td>
<td>$39.48</td>
<td>$1,029.30</td>
</tr>
<tr>
<td>18-24 years</td>
<td>$53.06</td>
<td>$1,383.35</td>
</tr>
</tbody>
</table>

This is the most you can be paid before your income is taken into account.

If you get an income support payment from either Centrelink or Veterans' Affairs and become eligible for family assistance, you will need to lodge a claim for Family Tax Benefit. However, you will automatically get the maximum rate of Family Tax Benefit Part A.

However, if you already get family assistance then claim an income support payment, we will automatically adjust your Family Tax Benefit Part A.

---

**Part rate of Family Tax Benefit Part A**

If your income is more than $29,857 a year, your payment will reduce by 30 cents for each dollar above $29,857 until your payment reaches the base rate of Family Tax Benefit Part A. (see table below)

The base rate of Family Tax Benefit Part A will reduce by 30 cents for every dollar over $77,234 a year (plus $3,139 for each Family Tax Benefit child after the first) until your payment reaches nil.

---

**Base rate of Family Tax Benefit Part A**

3
The base amount of Family Tax Benefit Part A you can get is:

<table>
<thead>
<tr>
<th>For each child</th>
<th>Per fortnight</th>
<th>Per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>under 18 years</td>
<td>$39.48</td>
<td>$1,029.30</td>
</tr>
<tr>
<td>18-24 years</td>
<td>$53.06</td>
<td>$1,383.35</td>
</tr>
</tbody>
</table>

You can get at least this much if your family income is between $29,857 and $77,234 plus $3,139 for each child after the first.

Cut out points

You will get some Family Tax Benefit Part A if your income is below:

- $80,665 a year if you have a dependent child under 18
- $81,846 a year if you have an 18 to 24 year old dependent child.

Add $6,570 to the above limits for each additional Family Tax Benefit child under 18, and $7,750 for each additional child 18 to 24 years old, for whom you get Family Tax Benefit Part A.

Note: Income limits are higher if you are eligible for Multiple Birth Allowance and Large Family Supplement.
Family Tax Benefit Part B

(rates from 1 July 2001 to 30 June 2002)

Family Tax Benefit Part B

For two parent families

For sole parent families

Family Tax Benefit Part B

Family Tax Benefit Part B gives extra assistance to single income families including sole parents, especially families with a child under the age of five. The maximum amount of Family Tax Benefit Part B you can get is:

Maximum rates of Family Tax Benefit Part B

<table>
<thead>
<tr>
<th>Age of youngest child</th>
<th>Per fortnight</th>
<th>Per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 5 years</td>
<td>$105.56</td>
<td>$2,752.10</td>
</tr>
<tr>
<td>5-16 years (or 16-18 years if a full-time student)</td>
<td>$73.64</td>
<td>$1,919.90</td>
</tr>
</tbody>
</table>

This is the most a single income family can get on top of Family Tax Benefit Part A.

For two parent families

The primary earner’s income is not taken into account to work out how much Family Tax Benefit Part B families can get.

The secondary earner’s income (the partner earning the lesser amount) is taken into account. You can have $1,679 a year
income before your payment is affected, with a reduction of 30 cents for each dollar of income over that amount.

As a secondary earner you will still get some Family Tax Benefit Part B if your income is below:

- $10,853 a year if your youngest child is under five;
- $8,079 a year if your youngest child is between five and 18.

For sole parent families

Your income isn't taken into account to work out how much Family Tax Benefit Part B your family can get. Sole parents receive the maximum amount of Family Tax Benefit Part B, regardless of income.
Payment choices for Family Tax Benefit

What are my choices?

Does everyone have a choice?

- Social Security or Veterans' Affairs Benefits
- Rent Assistance
- Maternity Allowance and Maternity
- Immunisation Allowance
- Health Care Card

Can I change the way I get my payments?

How to get fortnightly payments

How to get the Family Tax Benefit through the tax system

For a lump sum payment
- Reduced withholding

What are my choices?

You can choose how you get your Family Tax Benefit paid to you. You can either get your Family Tax Benefit paid into your bank account each fortnight or get it through the tax system.

This gives you three payment choices for Family Tax Benefit. You can have:

- fortnightly payments paid into your bank or credit union account;
- a lump sum paid to you through the tax system when you or your partner lodge a tax return and claim for Family Tax Benefit at the end of the 2001-2002 financial year; or
- your employer reduce the amounts withheld from the wages paid to you or your partner (this used to be known as reducing your tax instalment deductions). If you choose this option you must also lodge a claim for Family Tax Benefit
through the tax system when you or your partner lodge a tax return.

**Does everyone have a choice?**

Most people will be able to choose how to get their assistance, but there are some exceptions:

**Social Security or Veterans’ Affairs Benefits**

If you or your partner get an income support payment (e.g. Parenting Payment, Service Pension or Newstart) you will get your family assistance payments paid fortnightly into your bank or credit union account.

**Rent Assistance**

Rent Assistance cannot be paid through the tax system. If you rent privately and are eligible for Rent Assistance this will be paid to your bank or credit union account each fortnight with your Family Tax Benefit.

**Maternity Allowance and Maternity Immunisation Allowance**

You cannot claim Maternity Allowance or Maternity Immunisation Allowance through the tax system. You can claim them only as direct payments which will be paid into your bank or credit union account with your Family Tax Benefit.

**Health Care Card**

Customers who receive the maximum rate of Family Tax Benefit Part A as fortnightly payments (or customers who would receive the maximum rate but have their rate reduced due to the application of the Maintenance Income Test) will automatically be issued with a Health Care Card.
Can I change the way I get my payments?

You can change how you receive payments at any time during the year. For example, you can get fortnightly payments for the first six months then get the remaining six months as a lump sum through the tax system. However, you can only use one option at a time. You can't get fortnightly payments and get assistance through the tax system for the same period.

How to get fortnightly payments

You can lodge a claim for Family Tax Benefit to be paid fortnightly through the Family Assistance Office.

How to get Family Tax Benefit through the tax system

You can get your Family Tax Benefit through the tax system by claiming a lump sum payment at the end of the year when you lodge your tax return. In addition, you can anticipate this entitlement by reducing the rate of your (or your partner's) withholding from wages from 1 July 2001.

For a lump sum payment

You can claim a lump sum payment when you lodge your tax return for the year ending 30 June 2001. A claim form will be available with TaxPack and tax agent stationery in June 2001. The Family Tax Benefit claim form will also be available at any Family Assistance Office.

Reduced Withholding

You can 'anticipate' your end of year lump sum Family Tax Benefit by reducing the amounts withheld from wages paid to you or your partner. For this, you or your partner need to
complete a new Withholding declaration. The completed Withholding declaration tells your employer by how much to reduce the amount withheld from your wages. You can pick up a Withholding declaration from your employer, any tax office and most newsagencies.

If you need help to work out your likely Family Tax Benefit entitlement for the financial year so that you can complete the Withholding declaration, call the Family Assistance Office on 13 6150*.

You will need to lodge a Family Tax Benefit claim when you or your partner lodge your tax return for the year ending 30 June 2001.
Child Care Benefit

(rates from 1 July 2001 to 30 June 2002)

Maximum rate of Child Care Benefit

Part rate of Child Care Benefit

Minimum rate of Child Care Benefit

Rates for a school child

How many hours of Child Care Benefit can I get a week?

What conditions apply?

What is approved care?

What is registered care?

Child Care Benefit helps families with their child care costs. Your income will be taken into account to work out your Child Care Benefit. High income families are still able to receive some payment.

Maximum rate** of Child Care Benefit

If your family income is less than $29,857 a year (and you use approved care), you will get the maximum rate of Child Care Benefit depending on the hours of care you pay for and whether your child goes to school.
<table>
<thead>
<tr>
<th>Number of children</th>
<th>Per week</th>
<th>Per hour for each child</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$129</td>
<td>$2.58</td>
</tr>
<tr>
<td>2</td>
<td>$269.64 (or $134.82 per child)</td>
<td>$2.69</td>
</tr>
<tr>
<td>3</td>
<td>$420.86 (or $140.28 per child)</td>
<td>$2.80</td>
</tr>
</tbody>
</table>

This is the most you can be paid if you use 50 hours of care a week in an approved child care service.

** These rates apply if your child is not a school child. Lower rates apply if your child is a school child.

Part Rate** of Child Care Benefit

You will get part rate if your family income is between these amounts:

<table>
<thead>
<tr>
<th>Number of children in care</th>
<th>Yearly family income for part benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$29,857 - $85,653</td>
</tr>
<tr>
<td>2</td>
<td>$29,857 - $92,904</td>
</tr>
<tr>
<td>3</td>
<td>$29,857 - $105,554 + $17,618 for each extra child in care</td>
</tr>
</tbody>
</table>

If you use approved care and your family income is over the upper limit shown in the table above you will get up to $21.70 a week** for each child in full-time care (or 43 cents an hour**).

If you use registered care you will get up to $21.70** a week for each child in full time care. You do not have to estimate your income.

** These rates apply if your child is not a school child. Lower rates apply if your child is a school child.
Minimum Rate** of Child Care Benefit

<table>
<thead>
<tr>
<th>Per week each child</th>
<th>Per hour each child</th>
</tr>
</thead>
<tbody>
<tr>
<td>$21.70</td>
<td>$0.43</td>
</tr>
</tbody>
</table>

You can get up to these amounts depending on how many hours of care you pay for. In approved care these minimum rates apply to high income families.

** These rates apply if your child is not a school child. Lower rates apply if your child is a school child.

Rates for a school child

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

For Child Care Benefit purposes, a school child is a child who attends primary or secondary school or who is on a break from school (for example school holidays) and returned to primary or secondary school after that break. Children who are in the following classes are regarded as being in their first year of primary school:

- kindergarten in NSW and ACT
- preparatory in Vic and Tas
- year 1 in WA and Qld
- reception in SA
- transition in NT.

How many hours of Child Care Benefit can I get a week?

How much Child Care Benefit you can get depends on the type and amount of care you use and whether you use care for work-related purposes. If your care is not approved or registered you cannot be paid Child Care Benefit.

All families who use approved care can get up to 20 hours of Child Care Benefit a week.
Families using approved care for work or study or training purposes can claim up to 50 hours of Child Care Benefit a week for each child. Check the conditions below to see if this applies to you.

If you use registered care you must meet one of the conditions regardless of the number of hours of Child Care Benefit you are claiming. Check the conditions below to see if you are eligible.

<table>
<thead>
<tr>
<th>Type of care</th>
<th>Number of hours Child Care Benefit you can get each week</th>
</tr>
</thead>
</table>
| Approved Care                 | • All families can get up to 20 hours a week for any reason, for example:  
                                   - respite;  
                                   - development care for children whose parents are not in the workforce; and  
                                   - volunteer work.  
                                   • Families using work or study or training related care can get up to 50 hours a week.  
                                   • Working families may be able to get more than 50 hours a week in certain circumstances. |
| Registered Care               | • Families can get up to 50 hours a week for work or study or training related care. |
| Care not approved or registered | • Nil                                                  |

What conditions apply?

You can claim up to 50 hours of Child Care Benefit 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;  
• volunteer work for 15 hours or more per week;  
• studying or training (including voluntary or unpaid work to  
  improve your skills);  
• 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.

If either you or your partner get Carer Allowance for a child with a disability you automatically meet the requirements.

Some family crisis situations might also mean you can claim more than 20 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 61 50*.

What is approved care?

Approved care includes long day care, family day care, before and after school care, vacation care, some occasional care and some in-home care. Approved child care services are able to get Commonwealth child care payments on behalf of families to reduce their fees. Your service can tell you if they are approved to receive benefits.

To find an approved child care service in your area, ring the Child Care Access Hotline on 1800 670 305 between 8am and 9pm AEST Monday to Friday.

What is registered care?

Registered care is when you pay grandparents, relatives, friends or nannies for child care. Registered care also includes care provided by some private preschools, kindergartens and outside school hours care services. The carer must be registered with the Family Assistance Office. Carers who want to know more about
being registered should contact the Family Assistance Office on 13 6150*. To find out if your carer is registered, ask your carer in the first instance.
Payment choices for Child Care Benefit

I use approved care

I use registered care

I use a mixture of both approved and registered care

Things that can affect your payment choice

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

Your carer needs to be approved or registered so that you can get Child Care Benefit.

I use approved care

(eg. a child care centre or family day care)

If you use approved care you can have your Child Care Benefit paid in one of two ways:

- directly to your child care service; or
- as a lump sum payment. Lump sum payments are made from October following the financial year in which care was provided.

I want my payments to go to my child care service
If you use approved care, having your Child Care Benefit paid directly to your child care service has many benefits. Your child care fees are reduced directly by the amount of your Child Care Benefit. This means you pay lower fees.

If you choose to have your Child Care Benefit paid to your child care service you may need to give us an estimate of your family’s income. You will then only have to pay the service the difference between the full fee and the amount of your Child Care Benefit (ie. the gap fee).

To claim Child Care Benefit as reduced fees, contact the Family Assistance Office.

For example:

If the full cost of your child care is $177 a week and you get the maximum rate of Child Care Benefit ($129 a week), you will only have to pay the service the difference of $48. The Family Assistance Office will pay your Child Care Benefit of $129 a week directly to your child care service.

I want a lump sum payment

If you would like to claim your Child Care Benefit as a lump sum from the Family Assistance Office, you can lodge a claim at the end of the financial year. You can claim the minimum rate or more than minimum rate. You can use the table in "Part Rate of Child Care Benefit" to work out if you may be eligible for more than the minimum rate.

In calculating your entitlement, the Family Assistance Office will need confirmation of your child care usage. If this was not provided progressively during the year, you will be asked to arrange for your child care service to send those details to the Family Assistance Office.

If you are claiming above the minimum rate, your tax return (and your partner’s if you have one) also needs to be finalised (if the Australian Taxation Office requires you to lodge a tax return) to enable your correct entitlement to be calculated.

The Family Assistance Office will pay your Child Care Benefit into your bank account from October following the financial year in which care was provided.

If you want to claim your Child Care Benefit as a lump sum for child care used between 1 July 2000 and 30 June 2001, you will need to lodge a claim form with the Family Assistance Office by 30 June 2002.
I use registered care

(eg. a nanny, friend or family member)

You can get Child Care Benefit if your carer is registered with 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 and up to 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.

I use a mixture of both approved and registered care

If you use both approved care (eg. a child care centre) and registered care (eg. a nanny) you will need to claim Child Care Benefit separately for each type of care.

For example:

Pat has one child, Chris, who goes to Snuggle Bear Long Day Care Centre (an approved child care service). Sometimes Chris is cared for by Pat’s neighbour Gina, who is registered with the Family Assistance Office. Pat can lodge a claim to get reduced fees from Snuggle Bear Long Day Care Centre and can also provide receipts to the Family Assistance Office to claim payment for the care given by Gina.

How to claim for approved care.

How to claim for registered care.
Things that can affect your payment choice

Some circumstances may mean that your payments must be made to your approved child care service. For example, if you want to claim more than:

- 50 hours Child Care Benefit a week because you work long hours or have extended travelling time between work and your child care service.
- 20 hours of assistance in a week because of family crisis circumstances.

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

Maternity Allowance
Maternity Immunisation Allowance
Large Family Supplement
Multiple Birth Allowance
Rent Assistance
Health Care Cards
Assistance from Centrelink

Maternity Allowance

Extra help for families with babies

Maternity Allowance is money to help with the extra costs of a new baby (including stillborn babies and babies who die shortly after birth).

You can get Maternity Allowance if:

- you have a newborn child or have care of a newborn child within 13 weeks after the birth; and
- you were eligible for Family Tax Benefit Part A within 13 weeks of the baby’s birth (or would have qualified if the baby had lived); and
- you claim within 26 weeks of the child’s birth.

As an adoptive parent you can also get Maternity Allowance if you qualify for Family Tax Benefit Part A within 13 weeks of the child being entrusted to your care and the child being under 26 weeks of age at the date of placement.

If you are eligible for Maternity Allowance you will get a one-off payment of $798.72.
You cannot claim Maternity Allowance through the tax system. 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.

Maternity Immunisation Allowance

Maternity Immunisation Allowance is a separate payment for children who have been fully immunised at 18 months old or have an approved exemption from immunisation.

You can get Maternity Immunisation Allowance if:

- you received Maternity Allowance at the time of your baby’s birth or are receiving Family Tax Benefit Part A when your child is aged 18 months; and
- your child is fully immunised at 18 months, or is on a recognised catch-up schedule.

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 the Family Assistance Office if this applies to you.

If you are eligible you will get a one-off payment of $208 which will be paid to you in your child’s 19th month.

You can lodge your form any time before your child turns two years old.

You cannot claim Maternity Immunisation Allowance through the tax system. 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.

For more information about these payments call the Family Assistance Office on 136150*.

Large Family Supplement

If you get Family Tax Benefit for four or more children, you will get a Large Family Supplement of $8.40 a fortnight for each child after the third. This is paid on top of your Family Tax Benefit.
<table>
<thead>
<tr>
<th>Number of children</th>
<th>Extra each fortnight</th>
<th>Extra each year</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>$8.40</td>
<td>$219.00</td>
</tr>
<tr>
<td>5</td>
<td>$16.80</td>
<td>$438.00</td>
</tr>
<tr>
<td>6</td>
<td>$25.20</td>
<td>$657.00</td>
</tr>
<tr>
<td>7</td>
<td>$33.60</td>
<td>$876.00</td>
</tr>
</tbody>
</table>

**Multiple Birth Allowance**

If you have three or more children born during the same birth, a Multiple Birth Allowance can be added to your Family Tax Benefit and will be paid until the children turn six years old.

<table>
<thead>
<tr>
<th>Number of children</th>
<th>Extra each fortnight</th>
<th>Extra each year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Triples</td>
<td>$102.76</td>
<td>$2,679.10</td>
</tr>
<tr>
<td>Quadruplets or more</td>
<td>$137.20</td>
<td>$3,577.00</td>
</tr>
</tbody>
</table>

**Rent Assistance**

**Who can get rent assistance?**

**How do I claim?**

**Rent Assistance rates**

**Who can get rent assistance?**

Rent Assistance gives extra help to people who pay rent to private landlords. You may also be able to get help if you pay:

- lodging, or board and lodging;
- site fees for a caravan, tent or mobile home;
- mooring fees for a boat or vessel that you live in;
- fees for accommodation in a retirement village or hostel (if you are not considered a home owner).

Rent Assistance is generally **not** paid to people who:

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• pay rent to a government housing authority (such as a Housing Commission);
• own or are buying the home in which they live;
• are getting Incentive Allowance
• Live in an approved Commonwealth funded nursing home; or
• pay less than the threshold amount of rent.

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 Family Tax Benefit child rate during a temporary absence from Australia of up to 26 weeks.

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.

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 you can obtain a Rent Certificate from the Family Assistance Office or by calling 136150. 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.

Rent Assistance Rates (20 March 2002 to 19 September 2002)

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.
<table>
<thead>
<tr>
<th>Family Type</th>
<th>Maximum rate of RA</th>
<th>Rent threshold (at which payment of RA commences)</th>
<th>Rent at which maximum rate of RA is payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single, 1-2 children</td>
<td>$106.26</td>
<td>$105.84</td>
<td>$247.52</td>
</tr>
<tr>
<td>Single, 3 or more children</td>
<td>$120.12</td>
<td>$105.84</td>
<td>$266.00</td>
</tr>
<tr>
<td>Couple, 1-2 children</td>
<td>$106.26</td>
<td>$156.66</td>
<td>$298.34</td>
</tr>
<tr>
<td>Couple, 3 or more children</td>
<td>$120.12</td>
<td>$156.66</td>
<td>$316.82</td>
</tr>
<tr>
<td>Temporarily Separated Couple; 1-2 children; Partner in gaol, illness separated couple, respite care couple, 1-2 children</td>
<td>$106.26</td>
<td>$105.84</td>
<td>$247.52</td>
</tr>
<tr>
<td>Temporarily Separated Couple; 3 or more children Partner in gaol, illness separated couple, respite care couple, 3 or more children</td>
<td>$120.12</td>
<td>$105.84</td>
<td>$266.00</td>
</tr>
</tbody>
</table>

**Health Care Cards**

You may get a Health Care Card automatically issued with your maximum rate Family Tax Benefit Part A if you ask to get Family Tax Benefit Part A as fortnightly payments.

To get a Health Care Card automatically with maximum rate Family Tax Benefit Part A, you must
• be paid by fortnightly instalments; and
• have family income in 2001/2002 less than $29,857 (excluding any child support you get).

If you want to claim Family Tax Benefit through the tax system, you may be able to get a low income Health Care Card by lodging a claim with Centrelink.

You may get a low income Health Care Card if you meet the income test on average gross weekly income in the eight weeks immediately before a claim is lodged. For a couple with one child that weekly limit is currently $558 plus $34 for each additional child.

△ TOP OF PAGE

Assistance from Centrelink

Centrelink may be able to assist families further. For information on assistance such as Parenting Payment, the Jobs Education and Training (JET) program, low income Health Care Cards and other Families assistance, ring 136150 or visit the Centrelink website http://www.centrelink.gov.au/.

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Last Published: 22/03/2002
What can you get?

Which payments you can get will depend on your family’s individual circumstances. To work out what payments might be best for your family you should talk to the Family Assistance Office.

To give you an idea of what payments you may be able to get here are examples of three different family situations and how the Family Assistance Office can help them.

**Two income family**

**Single income family**

**Sole parent family**

Which payments you can get will depend on your family’s individual circumstances. To work out what payments might be best for your family you should talk to the Family Assistance Office 13 61 50.

To give you an idea of what payments you may be able to get here are examples of three different family situations and how the Family Assistance Office can help them.

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A two income family

**The Gibson Family**

Jim and Carol Gibson live in a South Australian country town. They both work full-time, Jim works in a local mechanic shop and Carol works as a horticulturalist at a local nursery. They have three children Andrew (13), Amanda (8) and Shane (4). They have a combined family income of $63 000 a year. Jim and Carol use a mixture of approved and registered care to look after the kids while they’re at work. Shane goes to preschool in the morning and then goes off to the Snuggle Bunny Day Care Centre in the afternoon. Amanda goes to after school care. Andrew says he’s too big for baby sitters so Jim and Carol have
arranged for him to stay either with a friend after school, or go to basketball practice. The Snuggle Bunny Day Care Centre is approved care and the after school care is registered care.

What payments can the Gibson family get from the Family Assistance Office?

| ✓ | Family Tax Benefit Part A | Their family income is $63 000 p.a. so they will get base rate for their three children |
| X | Family Tax Benefit Part B | As they have two full-time workers in the family they won’t get this payment. |
| ✓ | Child Care Benefit | They will get a part rate of Child Care Benefit for Shane in the Snuggle Bunny Day Care Centre because of their income and because it is approved care. They will get the minimum rate of Child Care Benefit for Amanda because the after school care provider is registered with the Family Assistance Office. However, they won’t be paid Child Care Benefit for Andrew because he isn’t in either approved or registered care. |

A single income family

The Zaris family

Anna and George Zaris rent a 3 bedroom home for $190 per week in one of Melbourne’s outer suburbs. They have just welcomed into the family baby Harry who is a little brother to three year old Matilda. Anna was working full-time as a computer software designer before baby Harry was born. But with two kids Anna has decided to take time out of her career to stay at home and look after them while they are little. George runs his own security system installation business and with his single salary they estimate they will earn around $28 000 this financial year. When they were both working, Matilda was looked after by the Cubby House Day Care Centre during the week. As Matilda loves her friends there, both George and Anna
are keen for her to stay at day care one day a week. It's also a
great help to both Anna and George while they get used to being
a family of four.

What payments can the Zaris family get from the Family
Assistance Office?

<table>
<thead>
<tr>
<th>✓ Family Tax Benefit Part A</th>
<th>As their income is under $29,857 they will get the maximum rate.</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Family Tax Benefit Part B</td>
<td>The Zaris family will get Family Tax Benefit Part B as they are a single income family (Anna won’t earn any income this year) and they have two children under five.</td>
</tr>
<tr>
<td>✓ Child Care Benefit</td>
<td>As Matilda is in approved care they can get up to 20 hours a week Child Care Benefit for non work-related child care.</td>
</tr>
<tr>
<td>✓ Maternity Allowance</td>
<td>They will get Maternity Allowance for Harry.</td>
</tr>
<tr>
<td>✓ Rent Assistance</td>
<td>As they pay more than the threshold amount of private rent they will get Rent Assistance.</td>
</tr>
<tr>
<td>✓ Maternity Immunisation Allowance</td>
<td>When Harry is immunised at 18 months, Anna and George will get Maternity Immunisation Allowance.</td>
</tr>
<tr>
<td>✓ Health Care Card</td>
<td>As their income is under $29,857 and they will get the maximum rate of Family Tax Benefit Part A, they will be automatically issued with a Health Care Card (as long as they get the instalments paid fortnightly).</td>
</tr>
</tbody>
</table>

A sole parent family

The Thompson family
Debbie Thompson lives with her sons Joshua and Jake in Cairns in Far North Queensland. Debbie has been a single mother since she and her husband divorced three years ago. Since then she has completed a diploma in Hospitality at the local TAFE and now works as a manager of a busy restaurant. This year she estimates she will earn around $43,000 and will get around $10,000 in child support payment from her ex-husband for the boys. Debbie has care of the boys, apart from when they stay with their father every second weekend and on school holidays. Now both boys are at primary school, Debbie uses a part-time nanny to look after them while she is at work. The nanny is registered with the Family Assistance Office.

What payments can the Thompson family get from the Family Assistance Office?

<p>| | |</p>
<table>
<thead>
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<tbody>
<tr>
<td><strong>Family Tax Benefit Part A</strong></td>
<td>Debbie will get Family Tax Benefit Part A at a part-rate because of her income, child support payments she receives and because she shares the care of Joshua and Jake with their father.</td>
</tr>
<tr>
<td><strong>Family Tax Benefit Part B</strong></td>
<td>As Debbie is the single income earner for her family she is entitled to Family Tax Benefit Part B. She will get at a part-rate because she shares the care of Joshua and Jake with their father.</td>
</tr>
<tr>
<td><strong>Child Care Benefit</strong></td>
<td>Debbie will get Child Care Benefit at the minimum rate because the nanny is registered with the Family Assistance Office.</td>
</tr>
</tbody>
</table>