



# How can Centrelink help you manage your money?

## Centrepay

A free bill paying service for people receiving income from Centrelink. You can use it to make regular payments towards household bills and other ongoing expenses, including rent, electricity and school fees. You decide:

- who you want to pay
- how much you will pay them
- which Centrelink payment you want the money to come from

Centrelink then takes the money from your payment before you get it and sends it to the businesses you want to pay, helping you to keep on top of bills. Deductions can only be set up with your permission.

Centrepay is free to use. Businesses that receive payments via Centrepay are charged a small fee per transaction, but they are not allowed to pass this fee on to you, or increase your bill to cover the cost. Centrepay is a voluntary program; you cannot be forced to pay a bill by Centrepay – at least one other payment option must be provided

## Rent Deduction Scheme

People living in public housing, or who have a bond loan through the Department of Housing can make payments through Centrelink's Rent Deduction Scheme. Similar to Centrepay, this is a free service takes money from your payment and sends it to the Department of Housing to make your rent or bond loan payment. Contact the Department of Housing to apply for the Rent Deduction Scheme.

## Advance payments

People who have been receiving Age Pension, Carer Payment, Disability Support Pension, Parenting Payment, JobSeeker Payment or Youth Allowance for jobseekers for more than 3 months, or people receiving Family Tax Benefit, Austudy, ABSTUDY or Youth Allowance for students can apply to have part of their future payments to be paid in a lump sum in advance. This money is then repaid to Centrelink by way of a fortnightly deduction over the next 6 months. The amount you can get and how often you can apply for an advance payment depends on which Centrelink payment/s you receive. Advance payments are not available if you have a debt to Centrelink or another Australian Government department.

## Weekly payments

People who are homeless, at risk of homelessness or have trouble managing their money can apply to Centrelink to have their payment paid weekly for a short period of time. This means that half of the regular income support payment will be paid each week. Weekly payment arrangements will be reviewed after 6 months and every 12 months after that if they are still necessary. Family Tax Benefit cannot be paid weekly.

### **Offset payments**

Centrelink customers who received Family Tax Benefit and/or Carer Allowance in addition to another income support payment (e.g. Carer Payment, Disability Pension, JobSeeker Payment, Parenting Payment) can choose to get their Family Tax Benefit and/or Carer Allowance paid on the alternate week to their income support payment. This allows for some income from Centrelink every week, although the income won't be split evenly. Contact Centrelink to arrange offset payment dates.

### **Financial Information Service**

A free service offering information, tools and resources for people when they are making decisions about their current and future financial needs such as investing, salary sacrifice, superannuation and planning for retirement. The Financial Information Service is impartial and does not promote specific financial products or services, nor do they advocate on your behalf.

### **Simple Money Manager**

The Centrelink website offers a simple budget tool to plan your income and expenses. The tool is available in English, Arabic, Chinese, Italian, Persian, Somali and Vietnamese and has audio content to explain each category. [How to budget - Managing your money - Services Australia](#)