

# Matched Savings Payment



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Mr. Tidswell  
William.

## What is the Matched Savings Payment?

Under Income Management you may be eligible for a Matched Savings Payment of up to \$500 from Centrelink. Each dollar you save in your personal bank account will be matched up to a maximum of \$500.

Your Matched Savings Payment will be paid directly into your Income Management account.

## Am I eligible for a Matched Savings Payment?

To get a Matched Savings Payment you must:

- be on Income Management (excluding Voluntary Income Management and Cape York Income Management)
- have completed an approved money management course
- show that you have been saving your money that is not income managed for at least 13 weeks, **and**
- have saved the same amount of money that you want matched in your personal savings.

Your Matched Savings Payment will be entirely income managed. You can only claim the Matched Savings Payment once. If you only claim part of the total \$500 available you cannot claim again.

You can save for longer than 13 weeks to reach a higher savings goal.

## How do I show that I have personal savings?

To show that you have personal savings, you must:

- prove that you have saved money in your personal bank account for a period of at least 13 weeks
- have more savings at the end of your savings period than at the beginning, **and**
- have saved no more than half of your personal savings amount in the final six weeks of your savings period.

You will need to show evidence of this by providing original documents such as a bank statement or passbook for the period that you have been saving and on Income Management.

Your Income Management account cannot be your savings account.

Bank fees, charges and regular or bonus interest are included in determining your savings amount.

### Example

Samantha is on Income Management and wants to buy a \$1000 fridge.

Samantha completes a free, approved money management course and puts aside a small amount of money each week over a period of 13 weeks until she has saved \$500. She then applies to Centrelink for a Matched Savings Payment.

As she has saved \$500 in her personal savings account, Centrelink matches her savings and pays a Matched Savings Payment of \$500 into her Income Management account. Samantha now has enough money to buy the fridge. Centrelink arranges payment direct to the store.

## Money Management Services and Commonwealth Financial Counselling

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Money Management Services and Commonwealth Financial Counselling can help you improve your financial skills and assist you with family budgeting, saving for a goal or managing your debt. These services are free, confidential and voluntary.

Talk to Centrelink for more information about these services.

## Can I appeal?

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If you are not happy with a decision regarding Income Management, you have the right to ask for a review by a Centrelink Authorised Review Officer. If you are still not happy you can appeal to the Social Security Appeals Tribunal.

## Where can I find more information?

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If you have any questions about Income Management call the Centrelink Income Management Line on **13 2594** or visit **[www.centrelink.gov.au](http://www.centrelink.gov.au)** or go to a Centrelink Customer Service Centre.

**Note:** calls from your home phone to Centrelink '13' numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls from public and mobile phones may be timed and charged at a higher rate.

## Disclaimer

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# Voluntary Income Management



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Mr Tidswell  
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## What is Voluntary Income Management?

Voluntary Income Management is a way to help you manage your money. It means that part of your Centrelink and/or Department of Veterans' Affairs payments will be set aside by Centrelink to help pay for things you and your family need.

Voluntary Income Management will not reduce the total amount of your payments from Centrelink and/or the Department of Veterans' Affairs. It will only change the way you receive your payments.

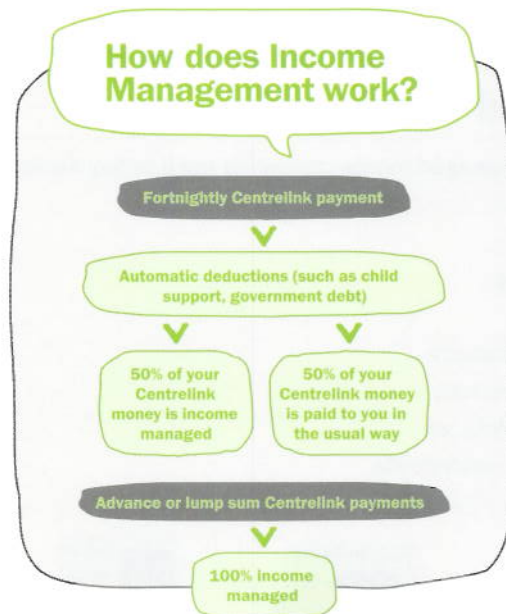
It is your choice to go on Voluntary Income Management.

## How does Voluntary Income Management work?

Voluntary Income Management works by setting aside some of the money you get from Centrelink and/or the Department of Veterans' Affairs.

If you are on Voluntary Income Management, part of your regular fortnightly payments and all of any advance or lump sum payments will be income managed. Your income managed money is used for priority items such as rent, utilities, food, clothes, health items and basic household products. The rest of your regular fortnightly payments will be paid to you in the usual way.

You can spend your income managed money by using the BasicsCard, or by organising direct payments to organisations such as stores, landlords, or utility providers.



## What can I spend my income managed money on?

You can use your income managed money to buy things you and your family need such as:

- rent
- utilities
- food
- clothes
- health items, **and**
- basic household products.



You can also build up money to help pay for things like:

- car registration
- white goods, **and**
- household items (for example appliances and furniture).



## What can't I spend my income managed money on?

Your income managed money cannot be used to buy items including:

- alcohol
- pornography
- tobacco
- gambling products
- gambling services
- home-brew kits, **or**
- home-brew concentrate.



## How do I apply for Voluntary Income Management?

You will need to talk to Centrelink to see if your payments can be income managed.

If you sign up for Voluntary Income Management you will have to stay on it for at least 13 weeks. After that you can stop whenever you like.

## Voluntary Income Management Incentive Payment

You may also be eligible for a Voluntary Income Management Incentive Payment of \$250.

## How do I apply for a Voluntary Income Management Incentive Payment?

You do not need to apply. This will be automatically paid to you for every 26 continuous weeks you remain on Voluntary Income Management. The 26 weeks must begin on or after 1 July 2010.

Your Voluntary Income Management Incentive Payment will be entirely income managed.

## Can I appeal?

If you are not happy with a decision regarding Voluntary Income Management, you have the right to ask for a review by a Centrelink Authorised Review Officer. If you are still not happy you can appeal to the Social Security Appeals Tribunal.

For more information on Centrelink reviews and appeals processes please refer to *Centrelink—the basics*.

## Where can I find more information?

If you have any questions about Voluntary Income Management call the Centrelink Income Management Line on **13 2594** or visit [www.centrelink.gov.au](http://www.centrelink.gov.au) or go to a Centrelink Customer Service Centre.

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# Income Management for Child Protection



## What is Income Management?

Income Management is a way to help you manage your money. It means that part of your Centrelink and/or Department of Veterans' Affairs payments will be set aside by Centrelink to help pay for things you and your family need.

Income Management will not reduce the total amount of your payments from Centrelink and/or the Department of Veterans' Affairs. It will only change the way you receive your payments.

## Will I be income managed?

You will be referred to be income managed if a case worker from the relevant child protection agency believes it will help you take care of your children. Centrelink will then meet with you to discuss Income Management and when it will start.

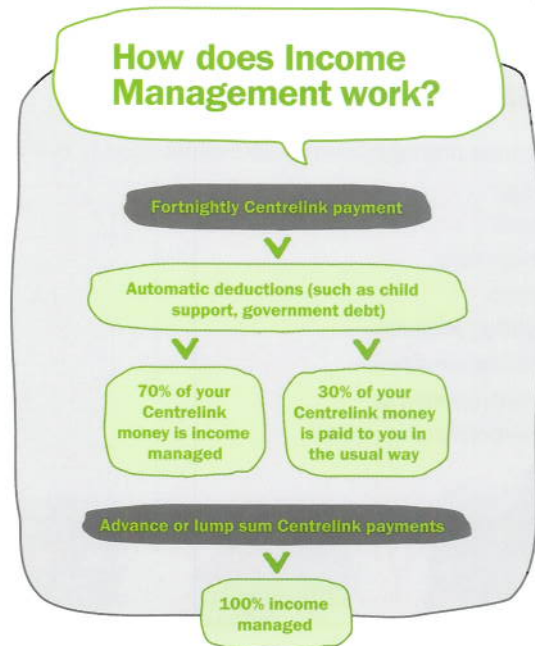
## How does Income Management work?

Income Management works by setting aside some of the money you get from Centrelink and/or the Department of Veterans' Affairs.

If you are on Income Management, part of your regular fortnightly payments and all of any advance or lump sum payments will be income managed. Your income managed money is used for priority items such as rent, utilities, food, clothes, health items, and basic household products. The rest of your regular fortnightly payments will be paid to you in the usual way.

You can spend your income managed money by using the BasicsCard, or by organising direct payments to organisations such as stores, landlords or utility providers.

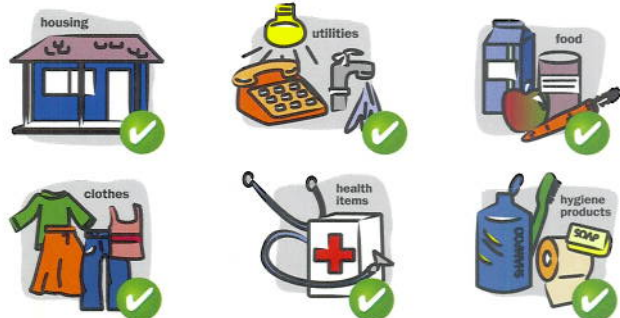
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## What can I spend my income managed money on?

You can use your income managed money to buy things you and your family need such as:

- rent
- utilities
- food
- clothes
- health items, **and**
- basic household products.





You can also build up money to help pay for things like:

- car registration
- white goods, **and**
- household items (for example appliances and furniture).



## What can't I spend my income managed money on?

Your income managed money cannot be used to buy items including:

- alcohol
- pornography
- tobacco
- gambling products
- gambling services
- home-brew kits, **or**
- home-brew concentrate.



## How long will Income Management last?

Your case worker from the relevant child protection agency will put you on Income Management for periods of between 3 and 12 months. At the end of each period, your case worker will assess your progress and may keep you on Income Management for another 3 to 12 month period.

## Matched Savings Payment

Under Income Management you may be eligible for a Matched Savings Payment of up to \$500. To get a Matched Savings Payment you must:

- be on Income Management (excluding Voluntary Income Management and Cape York Income Management)
- have completed an approved money management course
- show that you have been saving your money that is not income managed for at least 13 weeks, **and**
- have saved the same amount of money that you want matched in your personal savings.

Your matched Savings Payment will be entirely income managed. You can only claim the Matched Savings Payment once. If you only claim part of the total \$500 available you cannot claim again.

You can save for longer than 13 weeks to reach a higher savings goal.

## What happens to the information I provide?

Your personal information is protected by law. Centrelink can give your information to someone else in special circumstances where Commonwealth legislation allows or requires, or where you give permission (see the *Your Right to Privacy* factsheet).

## Can I appeal?

If you are not happy with a decision regarding Income Management, you have the right to ask for a review by a Centrelink Authorised Review Officer. If you are still not happy you can appeal to the Social Security Appeals Tribunal.

For more information on Centrelink reviews and appeals processes please refer to *Centrelink—the basics*.

If you are not happy with the child protection authority decision to refer you to Centrelink for Income Management, you must contact your case worker for information on how to appeal.

## Where can I find more information?

If you have any questions about Income Management call the Centrelink Income Management Line on **13 2594** or visit [www.centrelink.gov.au](http://www.centrelink.gov.au) or go to a Centrelink Customer Service Centre.

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# Income Management exemptions



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If you are on Income Management and do not think you need to be, you may be eligible for an exemption. Exemptions are available if you complete certain activities based on your situation.

## Who can apply for an exemption?

If you are on Income Management because of the type of payment you receive you can apply for an exemption.

If you have been referred to Income Management by a Centrelink Social Worker or child protection authorities you cannot apply for an exemption.

If you are on Income Management as part of the Northern Territory Emergency Response you cannot apply for an exemption.

## How do I qualify for an exemption?

The way you can qualify for an exemption depends on whether you have children in your care and if so, the age of those children.

## What if I have children in my care?

If you have school-aged children in your care you will need to show that each child is enrolled in and regularly attending school. Children cannot have more than five unexplained absences from school in each of the last two terms.

If your children are not enrolled in school, you must show that they are being home-schooled or provide evidence that they are exempt from attending school regularly.

If you have children under school age in your care you have to show that your children are participating in suitable health and social activities. Talk to Centrelink about what evidence you may need to provide as this will be different for everybody.

Centrelink will also look at your Centrelink record to see if you have been financially vulnerable in the last 12 months. Financially vulnerable means that you have had trouble managing your money or paying your bills in the last 12 months. If you are assessed as being financially vulnerable you cannot get an exemption from Income Management.

## What if I don't have any children in my care?

If you do not have children in your care, to get an exemption from Income Management, you must:

- be a full-time student
- be an apprentice, **or**
- have worked an average of 15 hours a week for at least 26 of the last 52 weeks.

## How do I apply for an exemption from Income Management?

To apply for an exemption you need to contact Centrelink. Centrelink may ask you to provide evidence to show that you qualify for an exemption. The type of evidence required will depend on your circumstances. If you have children in your care you will need to provide evidence for each child.



## What if my circumstances change after I've been granted an exemption?

An exemption from Income Management will be put in place for 12 months. It will be reviewed after 12 months or if you have been referred to a Centrelink Social Worker.

## Voluntary Income Management

If you are exempt from Income Management you can choose to go on Voluntary Income Management. This means that Centrelink can still help you manage your payments.

Under Voluntary Income Management you may also be eligible for a Voluntary Income Management Incentive Payment of \$250. This will be automatically paid to you for every 26 continuous weeks you remain on Voluntary Income Management. Your Voluntary Income Management Incentive Payment will be entirely income managed.

## Can I appeal?

If you are not happy with a decision regarding Income Management, you have the right to ask for a review by a Centrelink Authorised Review Officer. If you are still not happy you can appeal to the Social Security Appeals Tribunal.

If you are not happy with the child protection authority decision to refer you to Centrelink for Income Management, you must contact your case worker for information on how to appeal.

## Where can I find more information?

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