



Working Credit——在您获得 Centrelink 福利金的同时工作

在您开始工作时，Working Credit 可帮助您保留更多的 Centrelink 福利金和福利。

如果您获得以下付款之一，您可以每两周获得 48 个 Working Credits，前提是您的收入为 \$48 或以下：

- Newstart Allowance
- Youth Allowance (other)——非全日制学生
- Parenting Payment
- Disability Support Pension
- Sickness Allowance
- Carer Payment
- Bereavement Allowance
- Wife Pension
- Widow Allowance，以及
- Partner Allowance。

如果您在两周内完全没有工作，您将获得 48 个 Working Credits。但是，如果您的收入低于 \$48，您将会获得您的收入与 \$48 之间的差额部分。例如，如果您在两周内赚取了 \$20，则您将累积 28 个 Working Credits。

每两周最多只能累计 48 个 Working Credits，最高可达 1000 个。

如果您再次开始工作，您的 Working Credits 将减少我们算作收入的金额，您将获得更多的 Centrelink 福利金。

举例

Janine 没有赚取任何收入，已经获得了 8 个月的 Newstart Allowance。Janine 已经积累了 800 个 Working Credits。

Janine 开始了一份每两周挣 \$1000 的工作。在头两个星期，800 个 Working Credits 会将我们算作收入的部分由 \$1000 减少到 \$200。这意味着 Janine 在那两周获得了一些新的 Newstart Allowance。Janine 的 Working Credit 余额现在为零。

接下来的两个星期，Janine 所有的收入都会被计算在内，并将 Janine 的福利金减少到零。

注：如果您是全日制学生，并领取 Youth Allowance、Austudy 或 ABSTUDY，您可以使用 Income Bank，而不是 Working Credit。

如何获得 Working Credit

当您申报您的收入时，我们会自动计算您的 Working Credit。您不需要做任何额外的事情。

为什么您应该继续申报

您应该在开始工作后继续申报您的收入。如果您这样做，一旦您用完了您的 Working Credit，您可以保留您的优惠卡和其他一些福利长达 12 周。

如果您的工作结束了，或者您的收入在 12 周内下降，并且您继续申报您的收入，您将再次收到福利金，而不必再次申领。

了解更多信息

- 请访问 humanservices.gov.au/jobseekers 获取更多英文信息
- 请访问 humanservices.gov.au/yourlanguage，您可以在这里阅读、收听或观看以您的母语制作的资料
- 致电 **131 202**，使用您的母语与我们讨论 Centrelink 福利金发放和服务
- 致电 **131 450** 联系 Translating and Interpreting Service (TIS National)，以使用您的母语与我们讨论 Medicare 和 Child Support 福利金发放和服务
- 前往服务中心。

注：用澳大利亚境内任何地方的住宅电话拨打“13”号码都按固定费率收费。该费率可能因本地通话的费率而异，也可能因电话服务提供商而异。可免费用住宅电话拨打“1800”号码。使用公共电话和移动电话拨打可能会计时并按较高的费率收费。

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本出版物中所包含的信息仅将作为福利金和服务的指南。由您自行负责决定是否要申请福利金以及就自己的特定处境做出申请。



Working Credit—Working when you get a Centrelink payment

Working Credit helps you keep more of your Centrelink payment and benefits when you start working.

If you get one of the following payments you can accrue up to 48 Working Credits each fortnight if you earn \$48 or less:

- Newstart Allowance
- Youth Allowance (other)—not full-time students
- Parenting Payment
- Disability Support Pension
- Sickness Allowance
- Carer Payment
- Bereavement Allowance
- Wife Pension
- Widow Allowance, and
- Partner Allowance.

If you do not work at all in the fortnight you will accrue the full 48 Working Credits. However, if you earn under \$48, you will accrue the balance between what you earned and 48. For example, if you earned \$20 in the fortnight, you will accrue 28 Working Credits.

You can only accrue a maximum of 48 Working Credits each fortnight and build them up to 1000.

If you start working again, your Working Credits will reduce the amount we count as income and you will get more of your Centrelink payment.

Example

Janine has been getting Newstart Allowance for 8 months without earning any income. Janine has built up 800 Working Credits.

Janine starts a job earning \$1,000 per fortnight. In the first fortnight the 800 Working Credits reduce the amount we count as income from \$1,000 to \$200. This means Janine gets some Newstart Allowance for that fortnight. Janine's Working Credit balance is now zero.

The next fortnight all of Janine's income will count and reduce Janine's payment to zero.

Note: if you are a full-time student and get Youth Allowance, Austudy or ABSTUDY, you can use the Income Bank instead of Working Credit.



How to get Working Credit

We calculate your Working Credit automatically when you report your income. You do not need to do anything extra.

Why you should keep reporting

You should keep reporting your income when you start work. If you do, once you have used up your Working Credit, you may keep your concession card and some other benefits for up to 12 weeks.

If your job ends, or your income drops within 12 weeks, and you have continued to report your earnings, your payment will start again without having to claim again.

For more information

- go to humanservices.gov.au/jobseekers for more information in English
- go to humanservices.gov.au/yourlanguage where you can read, listen to or watch videos with information in your language
- call **131 202** to speak with us in your language about Centrelink payments and services
- call the Translating and Interpreting Service (TIS National) on **131 450** to speak with us in your language about Medicare and Child Support payments and services
- visit a service centre.

Note: calls from your home phone to '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 to '1800' numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

Disclaimer

The information contained in this publication is intended only as a guide to payments and services. It's your responsibility to decide if you wish to apply for a payment and to make an application with regard to your particular circumstances.