



# Working Credit - 客戶須知

Working Credit 允許您在初次從事工作時保持領取更多的福利金，藉此來鼓勵您從事工作。短期工作結束後，Working Credit 還可以幫助您簡化重新獲得福利金的過程。

## 哪些人可以獲得 Working Credit ?

如果您不到退休年齡並且享受下列福利金之一，即可受益於 Working Credit：

- Newstart Allowance
- Youth Allowance - 求職者，非全日制學生
- Mature Age Allowance
- Widow Allowance
- Partner Allowance
- Parenting Payment
- Sickness Allowance
- Bereavement Allowance
- Disability Support Pension
- Carer Payment
- Wife Pension
- Widow B Pension

**注意：**如果您是全日制學生，並且獲得 Youth Allowance、Austudy 或 ABSTUDY，則可以使用 Student Income Bank 代替 Working Credit。

## Working Credit 如何運作？

若您的收入很少或沒有，可自動累積 working credits，無需申請或填寫表格。

若您每兩週的總收入（包含有薪工作和投資收入）少於 48 澳元，則也可累積 Working Credit。一個 Working Credit 等於一澳元。您最高可累積 1000 個 Working Credit，在您的 Centrelink 福利金減少之前，您每獲得一個 Working Credit 即可額外多賺一澳元。例如，如

果您有 450 個 Working Credit，那麼在您的 Centrelink 福利金受到影響之前，您可以額外多賺 450 澳元。

有些福利金通常在您開始全職工作時即刻終止（例如 Newstart）；對此，您可以在福利金取消之前用完自己的 Working Credit 以保留更多福利金。這意味著，當您初次工作時，您可以獲得部分甚至全部 Centrelink 福利金以及您的工資。

**Working Credit 允許您在開始工作後的一段時間內繼續享受優惠卡及其他福利金。**

即使您用完全部 Working Credit 並且不再領取我們提供的福利金，您仍可以在長達 12 週的時間內繼續享受優惠卡及部分其他福利金。如果您是單親父親/母親，並且是一個/多個受撫養兒童的主要監護人，則有資格將 Health Care Card 使用期限最多延長達 26 週。

**如果您的工作持續不足 12 週即告結束，Working Credit 可以幫助您簡化重新獲得福利金的過程。**

如果在 12 週內您的工作結束或者您的工資減少，並且您未間斷向我們報告每兩週收入，那麼您無需填寫申請或參加面談即可直接重新獲得福利金。

Kev 享受 Newstart Allowance，並且已累積 1000 個 Working Credit。完成 TAFE 課程後，Kev 找到了全職汽車推銷員工作。

他致電民政部 (Department of Human Services)，指明自己將開始從事全職工作。客戶服務專員解釋說，如果他繼續每兩週報告一次自己的收入，仍可以獲得部分 Newstart Allowance，直到用完全部 Working Credit。

## 誰負責計算您的發款額？

我們將在考慮款項減少的收入基數以及您的 Working Credit 餘額後，自動計算應付給您的款項。此款項參照您每兩週的收入計算。這意味著我們需要瞭解您在每個報告週期的收入（稅前）。

您的報告週期可能與您的工資週期不同。如需有關您的報告週期的更多資訊，請與我們聯絡。

# 如何瞭解詳情

用中文與我們聯絡

**131 202**

TTY\* 查詢

**Freecall™ 1800 810 586**

\*TTY 僅面向聽力殘疾或者患有聽力或語言障礙的人士。需要擁有 TTY 電話才能使用此項服務。

如需中文資訊，請造訪 [humanservices.gov.au](http://humanservices.gov.au)

**注意：**澳洲各地家庭電話撥打「13」號碼均按固定費率收費。該收費標準可能不同於當地通話價格，而且不同的電話服務提供商收費也或有不同。家庭電話撥打「1800」電話免收費用。公共電話和行動電話撥打按時計費，而且費率較高。

## 免責聲明

本出版物中所含的資訊僅作為申請福利金和服務的指引。視乎您的具體情況決定您是否願意申請福利金並提出申請是您的責任。

這些資訊截至 2012 年 6 月時準確無誤。如果您在該日期之後使用本出版物，請與本部門確認資訊是否仍有效。



# Working Credit—What you need to know

**Working Credit aims to encourage you to take up work by allowing you to keep more of your payment from us when you first start a job. Working Credit also makes it easier for you to get payments and benefits back if a short-term job ends.**

## Who can get Working Credit?

You may benefit from Working Credit if you are under age pension age and get one of these payments:

- Newstart Allowance
- Youth Allowance—job seekers, not full-time students
- Mature Age Allowance
- Widow Allowance
- Partner Allowance
- Parenting Payment
- Sickness Allowance
- Bereavement Allowance
- Disability Support Pension
- Carer Payment
- Wife Pension
- Widow B Pension.

**Note:** if you are a full-time student and get Youth Allowance, Austudy or ABSTUDY, you may be able to use the Student Income Bank instead of Working Credit.

## How does Working Credit work?

When you have little or no income you will automatically build up working credits—there is no need to apply or fill out forms.

When your total income (including income from paid work and investments) is less than \$48 per fortnight, you build up working credits. One working credit equals one dollar. You can collect up to 1000 credits, and for every credit you have you can earn one extra dollar before your Centrelink payment is reduced. For example, if you have 450 working credits, you can earn an extra \$450 before your Centrelink payment is affected.

If you are on a payment that is usually cancelled as soon as you start full-time work (such as Newstart) you use up your working credits to keep more of your payment before it is cancelled. This means you could get some or all of your Centrelink payment, in addition to your pay, when you first start work.

**Working Credit lets you keep your concession cards and other benefits for a period of time after you start working.**

Even after you have used up all your working credits and receive no payments from us, you may be able to keep your concession card and some other benefits for up to 12 weeks. If you are a single, principal carer of dependent child/ren you may be entitled to a Health Care Card for a further period of up to 26 weeks.

**Working Credit makes it easier to get back onto payment if your job ends in less than 12 weeks.**

If your job ends, or if your wage drops within 12 weeks, and you have continued to report your fortnightly earnings to us, you can get straight back onto payment without having to fill out an application or attend an interview.

Kev is on Newstart Allowance and has built up 1000 working credits. After completing a TAFE course, Kev finds full-time work as a car detailer.

He calls Centrelink to tell them he is starting full-time work. The Customer Service Officer explains that if he keeps reporting his earnings each fortnight he can still get some of his Newstart Allowance until he has used up all his working credits.

## **Who works out your payment?**

We will automatically work out your payment for you, taking into account the amount you earn before your payment is reduced and your working credit balance. We look at your earnings each fortnight to work out your payments. This means that we need to know how much you earn (before tax) in each Reporting Period.

Your Reporting Period may be different to your pay period at work. Contact us for more information about your reporting period.

## How to find out more

Visit [humanservices.gov.au](http://humanservices.gov.au) for more information or contact us in any of the following ways.

Employment Services (Looking for work 22 and over)	<b>132 850</b>
Youth and Students (Looking for work under 22)	<b>132 490</b>
Families and Parents	<b>136 150</b>
Disability and Carers	<b>132 717</b>
Indigenous Call Centre	<b>136 380</b>
To speak to us in a language other than English	<b>131 202</b>
Complaints and Feedback	<b>Freecall™ 1800 132 468</b>
Australian Government Services Fraud Tip-off Line	<b>131 524</b>
TTY* enquiries	<b>Freecall™ 1800 810 586</b>
TTY* Customer Relations	<b>Freecall™ 1800 000 567</b>

\*TTY is only for people who are deaf or have a hearing or speech impairment. A TTY phone is required to use this service.

For information in languages other than English visit [humanservices.gov.au](http://humanservices.gov.au)

**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 is your responsibility to decide if you wish to apply for a payment and to make an application, with regard to your particular circumstances. This information is accurate as at June 2012. If you use this publication after that date, please check with us that the details are current.