

Financial Support During COVID 19

If you have lost your job or your income has been reduced due to the coronavirus pandemic, you might be tackling Centrelink for the first time, or the first time in a long time. The process may get frustrating; But here's some guidance that may help reduce the stress.

The Centrelink payment you want to apply for is called [the JobSeeker payment](#), which was previously known as Newstart Allowance. It is paid fortnightly. [You can find out the specific rates here](#)

The JobSeeker payment is available to Australian citizens and residents aged between 22 and 66. If you are under the age of 22 you will be applying for Youth Allowance. All waiting periods have been waived by the government to access the Jobseeker payment quickly.

The government has also suspended [the liquid assets test waiting period](#), for the Job Seeker payment which means people do not need to use up their savings before they can receive unemployment benefits.

To apply for the payment, you need to be considered a “jobseeker” and be looking for work. Or you might be temporarily unable to work because you are Self Isolating. Your [partner's income will still be taken into account](#).

Important Note: If you're still working but there's a reduction in your hours, [you'll need a letter from your employer confirming this](#). In the past when someone lost their job, they needed to [fill in an employment separation certificate](#) for every employer they'd worked for in the past 12 months — but this requirement will be waived from April 27.

Before you begin your application, you will need some supporting documents, including your tax file number, bank details and financial statements. There is a list [on the Services Australia website](#).

How do I apply for Payments?

STEP 1: If you've not received Centrelink payments before, [you will need to call Centrelink](#) to get a Customer Reference Number – and this may take a while. You can prove your identity over the phone (You do not need to go into Centrelink as was the rules previously).

STEP 2: You will need to [create a MyGov account](#) if you don't already have one.

STEP 3: You will need to link your MyGov account to the Centrelink online service. To do this login into **MyGov**, select “**Link Your First Service**” and follow the prompts. You will be asked a series of questions and may need to provide bank details and other information. Once this is done, you'll be able to log into the MyGov portal and click through to your Centrelink online account.

STEP 4: In your Centrelink online account Select **Payments and Claims** from the menu, then **Claims**, then **Make a claim**. Choose the category that best describes your circumstance and click **Get started** and follow the prompts. You'll have to submit any required documents online, but you'll have 14 days to submit any documents. You will be back paid to the day you first tell Centrelink you intend to apply for JobSeeker payment, even if you don't complete your application that day.

STEP 5: As part of the claim, you'll need to book a phone appointment. You'll need to make a note of your appointment time and make sure your phone is with you. They'll call from a private number.

STEP 6: Wait. Centrelink will let you know if your claim has been approved. This may come through your MyGov inbox or the Express Plus Centrelink app (if you've downloaded it) or by post.

Additional Information:

For those who have lost their jobs, or had their shifts cut, and are receiving JobSeeker Payments you will still need to look for work, but Centrelink's requirements have been reduced to four job searches a month (one per week) to reflect the softening labour market.

The new rules also allow you to seek an exemption from your mutual obligation requirements without a doctor's certificate if you have caring responsibilities or need to self-isolate due to coronavirus. [You may also be exempt if your child's school or childcare centre has closed](#), or you're caring for an adult with a disability or special needs whose day service or supported workplace premise has closed. [You will need to contact Centrelink to seek the exemption.](#)

Corona Virus Supplement

The government is boosting welfare payments through a \$550 per fortnight Coronavirus supplement. Aside from jobseekers, it will also be paid to people who receive Parenting Payment (Partnered and Single), Farm Household Allowance, Special Benefit recipients. The government says it plans to extend this further to full time students who receive Austudy, Abstudy and Youth Allowance (Student). [You do not need to apply for this extra payment it will be automatically added to you fortnightly payments.](#)

Who gets the \$750 Economic Support Payments?

People on disability or age pensions are currently not eligible for the Coronavirus Supplement. But they will be eligible for two \$750 Economic Support Payments — one that will begin being paid at the end of this month and a second around July.

[There's a long list of people who will receive the \\$750 Economic Support Payment](#), which includes carers, parents and veterans.

You don't need to apply; it will automatically be paid to eligible recipients.

Temporary early release of superannuation

The Government is allowing individuals affected by the Coronavirus to access up to \$10,000 of their superannuation in 2019-20 and a further \$10,000 in 2020-21. Individuals will not need to pay tax on amounts released and the money they withdraw will not affect Centrelink or Veterans' Affairs payments. For more information visit: [https://treasury.gov.au/sites/default/files/2020-03/Fact sheet-Early Access to Super 1.pdf](https://treasury.gov.au/sites/default/files/2020-03/Fact%20sheet-Early%20Access%20to%20Super%201.pdf)

Further Financial Support and information

If you are worried about your financial situation during these uncertain times you can seek free financial counselling and support through **'Uniting Communities financial counselling & Support'** service. The service is free, independent and confidential. Financial counsellors are non-judgmental, qualified and experienced professionals who can provide information, support and advocacy to people in financial difficulty. For further information and to make an appointment please contact the main office on (08) 8202 5180.

The situation is changing each day. I will attempt to stay on top of the latest information and keep patients informed. If you require information or support, please don't hesitate to contact me.

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My working hours are Monday – Friday 8:15am - 4:15pm