# Centrelink payments

Students who are experiencing financial hardship may be eligible for Centrelink payments. [Centrelink](https://www.servicesaustralia.gov.au/centrelink?context=1) is the federal government program that deals with all welfare payments to eligible students who also meet residency requirements. All Centrelink payments are means-tested. Our general advice regarding payments is**: if you think you might be eligible but are not sure, apply anyway**. If your application is rejected, you have the right to appeal.

## Austudy and Youth Allowance

Most postgraduate students who are eligible for payments need to be **enrolled full time in an approved degree.** All graduate certificate and graduate diploma courses are approved degrees, but **only a few master’s coursework degrees are approved**. [Find out if your degree is approved for Austudy payments](https://www.legislation.gov.au/Details/F2019L00062).

[Youth Allowance](https://www.servicesaustralia.gov.au/youth-allowance-for-students-and-australian-apprentices) is the payment for people aged 16 – 24. If you are aged 25 years or older you should apply for [Austudy](https://www.servicesaustralia.gov.au/austudy).

Unfortunately, research degrees (e.g. Master of Philosophy and PhD) are not approved courses for Austudy or Youth Allowance. If you’re a part-time HDR student, you may be eligible for a [JobSeeker payment](https://www.servicesaustralia.gov.au/jobseeker-payment).

**If you receive a Centrelink payment and your study circumstances change it is important that you report this to Centrelink within 14 days of the change**, or you could face possible fraud charges and be forced to pay back money. Changes to your circumstances can include:

* being no longer enrolled in your course
* stopping study completely
* changing your course or institution
* receiving a scholarship
* reducing your study load.

## ABSTUDY

ABSTUDY provides a range of payments for Aboriginal and Torres Strait Islander students in approved degrees. [Find out if you’re eligible for ABSTUDY.](http://humanservices.gov.au/individuals/services/centrelink/abstudy)

**Unlike Austudy and Youth Allowance, you may be eligible for ABSTUDY if you are studying a research master’s or doctorate** and not receiving any other financial support.

## Rent Assistance

If you receive Austudy, Youth Allowance, or ABSTUDY and pay rent, you may also be entitled to Rent Assistance. If you receive a Centrelink payment you will be automatically assessed for Rent Assistance.

## Health Care Card (HCC)

A Health Care Card (HCC) enables you to access free or low-cost dental care, discounted prescription medications, and concessions on energy bills and water rates. If you receive Austudy, Youth Allowance, or ABSTUDY you will be automatically issued with a Health Care Card.

## Low Income Health Care Card

Even if you don’t receive a Centrelink payment, you can apply for a Low Income Health Care Card, if your income is under $636 per week (single and no children). This amount is higher for couples and parents with dependent children. [Find out more about Low Income Health Care Cards](https://www.humanservices.gov.au/individuals/services/centrelink/low-income-health-care-card/who-can-get-card/income-test).

## Part-time students and JobSeeker (replacing the former Newstart allowance)

If you are enrolled as a part-time student, you are usually not eligible for student payments from Centrelink. Some exemptions do apply, e.g. Disability Support Pension.

If you are at least 22 years of age, unemployed and are studying part time, you may be eligible for a [JobSeeker payment](https://www.servicesaustralia.gov.au/individuals/services/centrelink/jobseeker-payment), **but you will be expected to participate in activities designed to increase your chances of finding work** (mutual obligation). There may be circumstances in which some part-time or full-time study can be included in an activity agreement, if Centrelink accepts that such study will help you find work.

## Disability Support Pension (DSP)

Students who have disabilities may be eligible for the Disability Support Pension (DSP). The DSP is increasingly difficult to obtain, and applicants are required to meet medical as well as non-medical requirements. [Find out more about the Disability Support Pension](https://www.servicesaustralia.gov.au/individuals/services/centrelink/disability-support-pension). If you are finding the application process challenging, we recommend you speak with a Centrelink social worker by calling 132 850 (8am – 5pm).

## Parenting payments

If you are the principal carer of a child under 8 years of age (if single) or 6 years of age (if you are partnered), you may be eligible for a parenting payment. [Find out more about parenting payments](https://www.servicesaustralia.gov.au/individuals/services/centrelink/parenting-payment).

## Crisis payments

Centrelink may be able to assist with a one-off special payment if you are experiencing financial difficulties due to:

* a COVID-19-related lockdown or quarantine
* homelessness
* family or domestic violence
* being recently released from prison or psychiatric confinement.

You can [apply for a crisis payment online](https://www.humanservices.gov.au/individuals/services/centrelink/crisis-payment/claiming).

If you already receive a Centrelink payment you may be able to get an [advance payment](https://www.humanservices.gov.au/individuals/topics/advance-payment/30201) depending on the situation. We recommend you speak with a Centrelink social worker by calling 132 850 (8am – 5pm).

## Reviews and appeals

**You have the right to appeal decisions made by Centrelink.** You can call and ask them to review a decision or lodge an online request for review. You should request a review within 13 weeks of the Centrelink decision. [Find out more about Centrelink reviews and appeals](https://www.servicesaustralia.gov.au/reviews-and-appeals-centrelink-decision) and how to submit a Review of Decision form.

## More information and assistance

### The Welfare Rights Centre (WRC)

The [Welfare Rights Centre](https://welfarerightscentre.org.au/) (WRC) provides free legal telephone advice on resolving issues with Centrelink, and in certain matters you may be able to make an appointment with a solicitor or caseworker. The WRC website has useful information on your rights, and fact sheets on how to deal with a range of Centrelink issues.

### SUPRA

If you need more help with a Centrelink matter, [contact us](https://supra.net.au/contact/).

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