

# **COVID-19 Unemployment Benefits**

The government have announced a range of incentives and stimulus over the past 2 weeks. We understand that it can be difficult to distil and understand the government releases, and as such a summary of the key federal and state government initiatives that are relevant to your circumstances, are expressed below.

## JobSeeker – What is it?

The JobSeeker payments will provide financial help for those aged between 22 and Age Pension age and looking for work. It's also for when you're sick or injured and can't do your usual work or study for a short time.

## Eligibility

To receive the JobSeeker payments, you'll need to meet **all** the eligibility rules. These include:

#### Residence Rules

On the day you claim JobSeeker payment, you must be an **Australian resident**, and in **Australia**. However, if you are a newly arrived resident, the waiting period has been **withdrawn** so applying for the payments is acceptable.

### Income limits test

You usually can't get JobSeeker Payment if you have income over a certain amount. The assets test that was originally applied to this benefit has been **revoked** and thus, **only** the **income limit test** is applicable. When your income reaches the following amounts your JobSeeker Payment reduces to zero. These amounts may be **higher** if you get **Rent Assistance**.

Family situation	Payment reduces to nil
	once your income
	reaches this amount per
	fortnight
Single with no children.	\$1,086.50



Single, 60 years of age or older and have been receiving payment for at least 9 months continuously.	\$1,175.17
Single, principal carer, with a dependent child.	\$1,673.25
single principal carer of a dependent child, granted an exemption from mutual obligation requirements	\$2,124.75
Single, 60 years of age or older, and a principal carer with a dependent child. You must have been getting payment for at least 9 months continuously.	\$1,673.25
Single, with a dependent child but not the principal carer.	\$1,164.84
Partnered.	\$993.50 each

# The maximum you can get

The JobSeeker Payments will be made every **2 weeks**. Your payment amount will depend on your circumstances since you are required to report your income for the past **14** days **every fortnight**. Please note the following amounts are the highest JobSeeker Payment rates **at the moment**. The rate will vary depending on your circumstances.

Your situation	Your maximum fortnightly payment
Single, no children	\$565.70
Single, with a dependent child or children	\$612.00
Single, aged 60 or over, after 9 continuous months on payment	\$612.00
Partnered	\$510.80 each
Single principal carer granted an exemption from mutual obligation requirements for any of the following:	\$790.10
foster caring	
non-parent relative caring under a court order	
home schooling	
distance education	
large family	



## What will reduce your JobSeeker Payments

The JobSeeker payments can be reduced by how much **you** are earning, regardless if your partner is earning more than the threshold. This mutual obligation requirement has been suspended to 27 April 2020 and **may be reinstated**. However, the following reductions apply if you are:

- Single and **not** a principal carer
- If you have a partner who gets a pension payment from Centrelink
- If you have a partner who doesn't get a payment from Centrelink

Your income per fortnight	Amount your payment reduces
up to \$104	\$0
\$104 to \$254	50 cents for each dollar over \$104
over \$254	\$75 plus 60 cents for each dollar over \$254

## However, if you are **single and a principal carer**, the following reductions apply:

Your income per fortnight	Amount your payment reduces
up to \$104	\$0
over \$104	40 cents for each dollar over \$104

#### Cut off Point

If your income in a fortnight goes **over** specific cut off points, Centrelink will **not** pay you for that fortnight.

Your situation	The income cut off point
You're single, no children.	\$1,086.50
You're single, 60 or older, on a payment from us for at least 9 months continuously.	\$1,175.17
You're single, principal carer of a dependent child.	\$1,673.25
You're single, principal carer of a dependent child, no mutual obligation requirements	\$2,124.75



You're single, 60 or older, and principal carer of a dependent child. You must have been on a payment from us for at least 9 months continuously.	\$1,673.25
You're single, with a dependent child but not the principal carer	\$1,164.84
You have a partner who gets a pension	\$1,987 - combined income
You have a partner who doesn't get a pension	\$993.50

# How to claim the Jobseeker payments

Easiest way is to claim online. For that, you require a **MyGov** account, that has been **linked to** Centrelink. If you are utilising a correspondence nominee, they also need to have their own account.

If you can't claim online, you can either:

- Call Centrelink on the Job seekers line (132 850)
- Go to a service centre

Please note it is preferred that you **claim online** to reduce the chances of passing on or catching COVID-19.

## Making your claim

When claiming online, please following the below steps:

- 1. Sign in to MyGov and go to Centrelink
- 2. Select **Payments and Claims** from the menu, then **Claims**, then **Make a claim**.
- 3. Select **Get started** from the category that best describes your circumstance.
- 4. Answer all the questions. Each screen has information to help you complete the claim. This includes:
  - a. how to submit your supporting documents
  - b. other forms you may need to complete
  - c. booking a phone appointment.
- 5. Submit your claim.



## Tracking your claim

After you submit your claim online, you'll get a receipt telling you:

- your claim was submitted
- the ID number of your claim
- the date Centrelink estimates your claim will be completed
- a link to track its progress.

You can track the progress of your claim online. Sign in to myGov and go to **Centrelink**, or use the Express Plus Centrelink mobile app.

Centrelink will let you know the result of your claim and when they expect you to report to them. For information on what to report, please access the following link - <a href="https://www.servicesaustralia.gov.au/individuals/services/centrelink/jobseeker-payment/how-report-and-manage-your-payment">https://www.servicesaustralia.gov.au/individuals/services/centrelink/jobseeker-payment/how-report-and-manage-your-payment</a>

Your first payment won't get to you **until** you make your first report. Centrelink will send a letter to either your:

- o myGov Inbox
- Centrelink online account
- Express Plus Centrelink mobile app.

If you don't get electronic letters, Centrelink will send you a letter in the mail.

#### Disclaimer

#### General Advice Warning

The information contained on this document is general in nature and does not take into account your personal situation. You should consider whether the information is appropriate to your needs, and where appropriate, seek professional advice.

Taxation and other matters referred to in this document are of a general nature only and are based on Walker Wayland's interpretation of laws existing at the time and should not be relied upon in place of appropriate professional advice. Those laws may change from time to time.

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