



Can I get it?

You might be eligible for Youth Allowance payments from the age of 16, depending on various factors such as your income, your parents' income, whether you are working or studying, whether you are living with your family or away, and whether you are considered dependent or independent of your parents.

In certain circumstances Youth Allowance may be available to 15 year olds who cannot live at home.

The eligibility rules can be complicated, so check with Centrelink, and if still unsure seek legal advice (see Help points at the end of the section).

Got a Job?

Youth Allowance payments are "means tested". This means that if you earn more than a certain amount per fortnight then your wage will reduce your payments. You need to tell Centrelink when you get a job and when your pay increases. If you don't do this then Centrelink will raise a debt (make you repay money) and you risk being prosecuted (charged with a criminal offence like fraud).

Changes in Study Load

If you are being paid Youth Allowance on the basis of being a full-time student and your hours of study are reduced then you need to tell Centrelink. Centrelink may raise a debt if your study load falls below the full-time load and you don't tell them of any changes.

Returning Home?

If you are receiving Youth Allowance at the independent rate then you need to tell Centrelink if you return to live with your family. The fact that you may pay rent or board to your parents does not make you independent under social security law. So be careful.

Risk of Prosecution

Youth Allowance is not like a student loan. It is wrong to think that overpayments can be repaid without any trouble. You may face criminal prosecution if you knowingly receive an overpayment from Centrelink, even if you repay the debt. So be careful. Centrelink can raise debts years after you received the money. Your financial future may depend on you keeping Centrelink informed.

It's Just Not Fair

Centrelink makes a lot of decisions, some of them are wrong. If you think Centrelink has made a mistake in your case then you have the right to appeal that decision to an "authorised review officer". Many appeals are successful. Information about your appeal rights can be found on the Internet by visiting www.welfarerights.org.au and clicking on "facts sheets", or by seeking legal advice (see Help points on the back of this page).

Other Payments

As a young person you might receive different payments such as Newstart Allowance or Parenting Payment or Abstudy. The rules for these are different in some respects to Youth Allowance – but the general principles remain the same i.e: to keep out of strife, notify Centrelink of any changes in your situation or your financial position; and don't hesitate to appeal if you think Centrelink has got it wrong.

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HELP POINTS

Centrelink

<http://www.humanservices.gov.au>

13 24 90 (*youth and student services*)

Illawarra Legal Centre

www.illawarralegalcentre.org.au

welfare rights advice 4276 1939

National Welfare Rights Network

www.welfarerights.org.au

Shoalcoast Community Legal Centre

www.shoalcoast.org.au

4422 9529 (*Shoalhaven*)

1800 229 529 (*Eurobodalla and Bega Valley*)

Legal Aid NSW

Nowra office 4422 4351

LawAccess NSW

www.lawaccess.nsw.gov.au

1300 888 529