Dear Families,

With the removal of the Education Maintenance Allowance (EMA) after the end of the 2014 school year this information may assist some families who are suffering financial hardship and previously relied on support via EMA.

The Commonwealth Government provides a range of payments and services to help families look after their children’s education, health care and other family issues.

**Family Tax Benefits A and B**

This is a two-part payment to help with the cost of raising children. To be eligible for *Family Tax Benefit Part A*, the parent must care for a dependent child who is:

- aged 0-15 years, or
- aged 16–19 years, paid until the end of the calendar year in which they turn 19, and:
- undertaking full-time education or training in an approved course leading towards a Year 12 or equivalent qualification
- with an acceptable study load, or
- has been granted an exemption from education or training requirements

Parents also need to satisfy an income test, meet residence requirements and be caring for the child at least 35 per cent of the time. The amount paid for Family Tax Benefit Part A depends on family income, the number of children in the family, and how old they are. The maximum rate per fortnight for a child aged 0–12 years is $176.82 or $4,597.32 per year. The maximum rate per fortnight for a child aged 13–19 years is $230.00 or $5,980.00 per year.

*Family Tax Benefit Part B* gives extra help to single parents and families with one main income. An example of this may be where one parent stays at home to care for a child full-time or balances some paid work with caring for a child. To be eligible for Family Tax Benefit Part B, the parent must have care of a child for at least 35 per cent of the time who is:

- a dependent child under 16 years of age, or
- a dependent full-time secondary student up until the end of the calendar year in which they turn 18.

The rate of Family Tax Benefit Part B is based on an income test and the meeting of residence requirements. The amount paid for Family Tax Benefit Part B usually depends on the age of the youngest child in the family. The maximum rate per fortnight for a child aged 5–18 years is $105.00 or $2,730.00 per year.

If a parent/family qualifies for Family Tax Benefit Part A or Part B, they may be entitled to other payments and services such as the SchoolKids Bonus (see below), Parenting Payment, Child Dental Benefits and many others.
Health Care Card

The Health Care Card provides help with the cost of prescription medicine under Pharmaceutical Benefits Scheme, Australian government funded medical services, and access to state, territory and local government concessions. Families may be eligible for a Health Care Card if they get specific Commonwealth payments or supplements or the maximum rate of Family Tax Benefit Part A.

SchoolKids Bonus

The Schoolkids Bonus is a Commonwealth Government payment to assist eligible families with education costs. The Bonus is automatically paid by the Commonwealth Department of Human Services in two instalments each year. Parents do not need to make a claim for this payment.

To be eligible for the Schoolkids Bonus, the parent/carer must:

- receive Family Tax Benefit Part A for a dependent child in primary or secondary education
- have a primary or secondary student turning 19 years or younger in the calendar year, who receives certain government payments
- satisfy an income test (applicable from 1 January 2015)

From 1 January 2015, eligible families will receive the Schoolkids Bonus in:

- 2 instalments of $211 for each child in primary school - a total of $422 each year
- 2 instalments of $421 for each child in secondary school - a total of $842 each year.

Child Care Benefit

The Child Care Benefit helps eligible families with the cost of outside school hours care, vacation care and registered care.

Centrepay

Centrepay is a free, voluntary service for Centrelink customers to pay expenses as regular deductions from their Centrelink payments. Deductions can be started, changed or cancelled at any time to suit the family’s circumstances.

The types of expenses that can be paid using Centrepay include education fees and expenses, child care, private rent including community housing, telecommunications, electricity, gas and water, ambulance costs, home care services, rental of household goods, and medical services and equipment.