



Australian Government

Child Support Agency



The Parent's Guide to Child Support

The Parent's Guide has relevant and important information to help you understand the Child Support Scheme, the services we offer and your rights and responsibilities.

[illegible]

Keep this book handy for future reference. Dont throw it away...

VIETNAMESE Nếu không nói được tiếng Anh, mà cần Child Support Agency giúp, xin gọi điện thoại cho Dịch Vụ Thông Phiên Dịch (TIS), số 13 14 50.



Australian Government
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Getting started

Why have you received *The Parent's Guide*?

You've received *The Parent's Guide to Child Support* because you, the other parent or someone who cares for your child(ren) has applied for a child support assessment from the Child Support Agency (CSA).

You might be reading *The Parent's Guide* because you're about to separate, have already separated, you're a non-parent carer, or your circumstances are changing. If you know someone who is going through separation, this booklet might be helpful for them too.

Separation can be a confusing and difficult time. We aim to provide you with information about the child support choices available to you, and to link you with the services and advice that may assist with other aspects of separation.

The Child Support Scheme

The Child Support Scheme aims to balance the interests of both parents and focus on the needs and costs of children. The Scheme applies to all separated parents, regardless of the type or length of their relationship. For more detailed information about the Scheme go to our website www.csa.gov.au

The Child Support Agency

We are part of the Australian Government's Department of Human Services, which works to improve government social and health-related services to Australians.

As of June 2008, there were around 1.5 million separated parents and 1.1 million children in the child support system. Our role is to support separated parents to transfer payments for the benefit of their children.

We provide support and assistance to both parents, including calculating, collecting and transferring child support. We work within the wider Australian Family Law System to provide products, services and referrals to help parents with other aspects of separation.

Where to go for more information

Our national telephone network is designed to give you a fast and confidential service. Although you may not always speak to the same person, our people can talk to you about your options and help with your child support. Phone **131 272** (local call charges apply, excluding mobile and public phones).

Our website www.csa.gov.au has a huge range of resources, information and tools to inform and support parents about child support and other aspects of separation. It also provides comprehensive information for young people, employers, legal professionals and community service providers.

Go to page 8 for more information about our website.

Support for you and your children



In this section:

- Your situation and choices
- Support from CSA
- Support services in the community
- Support at work after separation
- Spending time with your children
- Support for children

How can we help?

Being a separated parent can be like a roller-coaster ride, presenting a range of emotional, financial and family issues. *The Parent's Guide* provides information about some of the services available to help you, no matter what your circumstances are.

Child support choices

As a parent, you have responsibilities and rights. You also have choices in arranging your child support in a way that works for both parents. *The Parent's Guide* outlines your options, shows you how child support works and tells you how we can help.

There are a number of ways that child support can be assessed:

- a formula assessment (go to page 14)
- an agreement between parents (go to page 32)
- a court order.

There are also assessments available for customers with special circumstances (go to page 51).

Child support, on your terms

Many parents can choose to arrange child support independently without any assistance from us, the courts or other government agencies.

If you receive child support and receive only the base rate of Family Tax Benefit Part A (or you don't receive family assistance payments at all), you and the other parent can arrange your child support to suit you, without any involvement from us.

Parents who choose this option make all the arrangements—you both decide how much child support should be paid and how it should be paid. We aren't involved. However, we can provide information and help if you need it.

Another option is **private collect**. We tell you how much child support needs to be paid, then parents transfer payments between themselves. Go to page 36 for more information.

What's your situation?

Were you referred to us by Centrelink?

After separation, many parents contact Centrelink for information about family assistance and income support payments. In some instances, Centrelink will tell parents they must apply for a child support assessment to get more than the base rate of Family Tax Benefit Part A.

To apply for a child support assessment (go to page 14 for further information) or apply for a child support exemption by contacting Centrelink on **136 150**.

If you are only entitled to *the base rate of Family Tax Benefit Part A*, you don't have to apply for a child support assessment if you and the other parent don't want to.

Go to page 36 for information about arranging child support independently.

Are you receiving a family assistance payment?

Child support payments and family assistance are closely linked. The more child support you receive, the less Family Tax Benefit you may receive. Similarly, if you receive less child support you may be entitled to more Family Tax Benefit. This is important to know, even if you arrange your child support privately with the other parent or have a child support agreement.

Parents have up to 13 weeks to work out parenting arrangements and apply for child support after they separate, to avoid a reduction in their Family Tax Benefit Part A payments. This gives parents enough time to get information, receive counselling or agree about post-separation arrangements, including the negotiation of a parenting plan.

To find out more go to:

- page 62
- www.familyassist.gov.au
- www.centrelink.gov.au
- call Centrelink on **136 150**, or
- visit your local Family Assistance Office.

Are you a non-parent carer?

Sometimes children are cared for by someone other than their parent—for example a legal guardian, grandparent or another family member.

A non-parent carer can apply for a child support assessment if all of the following apply:

- you care for a child 128 nights or more a year (35 per cent or more care)
- you are not the child's natural or adopted parent
- you aren't in a domestic relationship with either of the child's parents.

If you apply for a child support assessment, you must apply against both parents except:

- where one parent is not a resident of Australia or a reciprocating jurisdiction (go to page 44 for information about reciprocating jurisdictions)
- where one parent is deceased or
- we are satisfied there are special circumstances—for example, the other parent is unknown.

To find out more or to apply for a child support assessment call us on **131 272**.

Go to page 29 for more information about child support for non-parent carers.

Are you in prison?

If you are a parent in prison we have an information kit specifically for you. The kit contains fact sheets that outline your child support responsibilities when you enter or leave prison, and all the forms you need.

The kit also contains information for people who are an advocate or representative of a separated parent in prison.

To receive a kit go to our website **www.csa.gov.au**, call our Publications Hotline on **1800 040 972** or ask your advocate or representative to obtain a copy on your behalf.

Are you affected by violence or conflict?

You have the right to feel safe all the time. Feeling safe means living free from abuse, bullying and violence. That includes watching someone else, like your child, a friend or family member suffer from violence or abuse.

If you don't feel safe or there is conflict you can:

- call the Police on **000** in an emergency
- call Centrelink on **136 150**—they have social workers who can assess the situation, provide support and tell you about payments that might be available
- call us on **131 272** to discuss your child support options and find out about other services that may help
- refer to the front of your Yellow Pages telephone directory for services available in your area
- talk to someone you trust.

Do you receive a Department of Veterans' Affairs or Centrelink payment?

Some Department of Veterans' Affairs (DVA) and Centrelink payments are included when we work out how much child support should be paid using the child support formula. Go to page 17 for information about the types of payments we include.

For help and information about:

- your DVA payment go to the website **www.dva.gov.au** or call **133 254**
- your Centrelink payment go to the website **www.centrelink.gov.au** or call **136 150**.

Are you reading The Parent's Guide because your partner pays or receives child support? This booklet can help you both understand how we work out child support and take into account each parent's personal circumstances.

Support from CSA

We provide a range of services to help separated families.

CSA community information sessions

Come along to one of our community information sessions and have your child support questions answered. Meet people from the government and community services who help separated parents. Children are welcome at all sessions.

For more information about community information sessions go to our website www.csa.gov.au or call **131 272**.

Personal appointment service

You can have a confidential, one-on-one chat with a CSA customer service officer if you prefer to speak to someone face to face.

You can have a personal appointment at one of our offices or ask us to visit you. Call us on **131 272** to find out more.

Local help

We're located in all capital cities, and we're also expanding our offices across Australia to deliver information and help to parents in regional and rural areas. To find an office near you go to our website www.csa.gov.au or call **131 272**.

CSAonline

CSAonline allows you to do a range of business online in a secure environment. You can receive correspondence and statements, lodge a number of forms, and perform transactions like change of care, address and income estimates.

For more information go to page 56 or go to our website www.csa.gov.au

CSA's online Community Services Directory provides contact details for almost 2,500 support services for families.

CSA website

Our website www.csa.gov.au has information about child support options and choices, self-help tools and calculators, free publications, a directory of community services, our plain English law and policy guide and much more.

The *Separation Resources* section on our website contains information and links to hundreds of books, publications, websites, DVDs and other resources for separated families. Developed to help parents, children and families through separation, it includes resources in categories such as shared parenting, separated men, separated women, pre-school children and teenagers.

- Teenagers can go to our sub-site www.youth.csa.gov.au to get information and support about family separation
- Information is also available for Aboriginal and Torres Strait Islander customers on our Indigenous sub-site www.indigenous.csa.gov.au

CSA Community Services Directory

Our Community Services Directory lists over 2,500 community support services for separated families. Our partnerships with different community groups and organisations mean we can direct you to the service most likely to meet your needs.

If you would like to know what services are available in your area, check out the Directory on our website www.csa.gov.au. Just enter your postcode and the Directory will give you a list of services near you.

If you don't have access to the internet, call us on **131 272** and we'll search the Directory for you.

Referral services

We can put you in touch with services that can help. For example, telephone counselling services, the Family Relationship Advice Line, Mensline Australia or interpreting help.

Free CSA support products

To view, download or order free copies of our information and support products go to our website www.csa.gov.au or call our Publications Hotline on **1800 040 972**.

Me and My Kids

Provides practical ideas for separated parents on developing and maintaining relationships with your kids after separation—particularly for parents who spend much of their time away from their children.

Me and My Money

Addresses the challenges that arise around money issues following separation and includes hints and tips on stretching your dollar further.

What About Me?

Helps separated parents deal with emotional issues such as anxiety—with suggestions and resources for dealing with them.

Me, My Kids and My Ex

Provides helpful tips and hints on reducing conflict and building a workable relationship with the other parent, for the benefit of the kids.

Me and My Changing Family

Deals with issues that affect separated families when parents repartner. Includes tips on building healthy relationships after separation.

Dealing with Separation

An interactive CD-ROM where real people in real situations share their experiences, and the tips and tools that helped them navigate their way through separation.

Separated Parents and Tough Times

This brochure, developed in partnership with *beyondblue: the national depression initiative*, provides practical tips to help parents look after themselves after separation.

Child Support Matters

All customers receive this newsletter regularly in the mail or via *CSAonline*. It has information about the Child Support Scheme and other CSA news. The newsletter is also available on our website www.csa.gov.au

For vision impaired customers:

Developed with Vision Australia specifically for the vision impaired, the *Me and My* series of booklets are available online as chapter-by-chapter 'pods' for download and replay on home computers and portable MP3 players. Go to our website www.csa.gov.au

For Indigenous customers:

Are you a separated parent?

Provides Indigenous families with information about child support and the services we provide.



Support services in the community

If you or your children are having difficulties, it's worth talking to someone who can guide you through it. A range of government, community and private organisations provide support services to separated families—mums, dads, non-parent carers and children.

Family Relationship Advice Line

The Family Relationship Advice Line is a national telephone service established to help families affected by relationship or separation issues. The Line can also refer you to your nearest Family Relationship Centre.

For help and information, call **1800 050 321** 8.00am to 8.00pm Monday to Friday, and 10.00am to 4.00pm Saturday (local time), except national public holidays.

Family Relationship Centres

Centres are located around Australia and can provide families with information and support for relationship and separation issues. Centres are run by professionally qualified staff who deliver confidential and impartial services such as mediation, and are able to link you up with other services if necessary. To find a centre near you call **1800 050 321** or go to **www.familyrelationships.gov.au**

Family Relationships Online

This service provides all families, whether together or separated, with information about family relationship issues ranging from building better relationships to dispute resolution. It also allows families to find out about a range of services that can help them manage after separation, including agreeing on appropriate arrangements for children.

If you are feeling the strain of separation don't be afraid to ask for help.

Counselling and support services

Separation is a time of many changes and it's important that you seek help if you need it, to help you cope and be there for your children. Counselling can be as simple as having a chat and getting some practical ideas to help you move forward. Counselling can also help you to deal with the emotional impacts of separation.

There are many organisations out there to help you, and many of these are listed on our Community Services Directory (go to page 8 for more information). Government-funded services are also listed on **www.familyrelationships.gov.au**

Some of the services available are:

- **Lifeline:** trained volunteers provide free telephone counselling 24 hours a day, seven days a week—call **131 114**
- **Australian Parenting and Relationships Helpline:** professional counsellors provide free telephone counselling, and information about parenting, separation and other relationship issues—call **1300 365 859**
- **Mensline Australia** provides a free, 24-hour telephone support service for men with relationship and family concerns. Call **1300 789 978** or go to **www.menslineaus.org.au**

One of the effects of separation is the money that supported one household now has to support two. Money can be tight and there are financial counselling services out there that can help you manage your changed financial circumstances.

To find a service near you visit **www.afccra.org/counselling** or **www.centrelink.gov.au**

The **Australian Financial Literacy Foundation** has practical, interactive budget planners and calculators on their website **www.understandingmoney.gov.au**

Advocacy and support for parents

There are a number of groups, websites, products and services available to support separated and single parents. Free CSA products are also available, and you can check out the *Separation Resources* section on our website www.csa.gov.au

Some of the groups that support parents are:

- Dads in Distress (support group)
www.dadsindistress.asn.au
- Lone Fathers Association of Australia (a national peak body)
www.lonefathers.com.au
- National Council of Single Mothers and Their Children (support group)
www.ncsmc.org.au
- Online Magazine for Modern Mums
www.motherinc.com.au
- Shared Parenting Council of Australia (a representative and support group)
www.spca.org.au
- Stepfamilies Australia (peak body and telephone support)
www.stepfamiliesaustralia.org.au



Support at work after separation

Separation affects people in many ways. While most parents are aware of the direct impact separation has on their family, some may struggle with the impact it has on their working life. Staff turnover, absenteeism, lost productivity and workplace accidents have all been linked to the impact of relationship breakdown and separation.

We've been working with employers to look at the best way to transfer child support payments and the products and services we offer separated parents in the workplace.

Employee counselling

Many large employers have employee assistance programs that provide counselling and support. This confidential service is often offered free to employees and their families. Check with your employer to see if they offer this service.

The Staying Connected program

We have joined with the community and business sectors to develop and deliver the award-winning *Staying Connected* program.

Delivered in the workplace, *Staying Connected* supports separated parents by providing them with useful information on where to go for help, how to communicate more effectively with the other parent, and practical tips on how to stay connected with your children after separation.

The half-day program has been designed for groups of up to 16 people. If you think this program would benefit your workplace, speak to your employer and ask them to visit www.csa.gov.au/stayingconnected for a list of providers.

Employer deductions

If you're a paying parent, go to page 39 for information about regular deductions from your pay.

Spending time with your children

In most cases, children benefit from both parents and other family members being involved in their lives.

If you can't agree about care arrangements for your children, family dispute resolution may help you and the other parent reach an agreement.

Family Relationship Centres offer family dispute resolution services and support. You can also call the **Family Relationship Advice Line** for information, or check out the CSA Community Services Directory for a service provider near you. If you still disagree, you can seek legal advice or apply to the Family Law Courts.

Children's Contact Service provides a safe, reliable and neutral place where a parent can hand their children over to the other parent for visits, or where a visiting parent (and other family members) can spend time with a child under supervision. Centre staff can help plan, negotiate and implement care arrangements and facilitate changeover.

For more information and contact details for these services call the Family Relationships Advice Line on **1800 050 321** or go to **www.familyrelationships.gov.au**

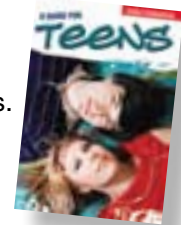
For information about making care arrangements, parenting plans, oral agreements or court orders, go to page 20–25.

Support for children

Family separation: A guide for teens

Around 11,000 teenagers experience family separation in Australia each year. Developed in consultation with teenagers and parents, the CSA teen website and booklet help young people cope with family separation and change.

The site and booklet contain useful hints and tips, with contacts for support services. For more information go to **www.youth.csa.gov.au**



Counselling services

Many community groups and organisations offer children's counselling services. Check out our Community Services Directory for more information.

Kids Helpline is a 24-hour, confidential and anonymous phone counselling service for children and young people aged between five and 25 years. They also provide email and web counselling. Call **1800 551 800** or go to **www.kidshelp.com.au**

Headspace is Australia's national youth mental health foundation, which provides information for young people and parents. Go to **www.headspace.org.au**

The **National Children and Youth Law Centre** is a community legal centre dedicated to addressing human rights issues for children and young people through legal change. Go to **www.ncylc.org.au**

Supporting Children after Separation Program helps children who need some support to understand and manage the changes in their family relationships both during and after the separation of their parents. The program operates in 18 locations across Australia. Further information is available at **www.familyrelationships.gov.au**

Child support formula assessments



In this section:

- Formula assessments
- Parentage
- Working out child support – 8 steps of the formula
- Your assessment notice
- Income and self-support
- Care levels and arrangements
- Costs of children
- Second families
- Minimum assessments
- Fixed assessments

What is a formula assessment?

This is when we make an administrative assessment for your child support based on a legislative formula. Most of our customers have a child support formula assessment.

If you are a receiving parent and you receive more than the base rate of Family Tax Benefit Part A, you may need to apply for a child support assessment or your benefit may be reduced.

Child support period

A child support period is the length of time a child support assessment applies. A child support period can last up to 15 months or can be shorter depending on the circumstances of your case.

For information about the relevant legislation and policy, go to *The Guide* available on our website www.csa.gov.au

Parentage

Before we accept a child support application we must be satisfied that both parents are the natural or adoptive parent of the child or children involved. We will be satisfied where:

- the parents were married when the child was born
- the parent is named on the child's birth certificate as the parent
- where the parent is a man, they were living with the mother between 20 and 44 weeks prior to the birth of the child
- the person has adopted the child or
- a statutory declaration has been made by a person acknowledging they are the parent of the child.

If you don't believe you are the parent of a child, you have options. Go to page 55 for information.

For information about the relevant legislation and policy, go to *The Guide* available on our website www.csa.gov.au

The child support formula

Every family is unique, and the child support formula is flexible and takes into account many different family circumstances. It ensures a balanced and flexible way of working out child support payments.

The key components of the formula are that:

- it is based on independent research
- the basis of the formula is the costs of raising children
- both parents' incomes are taken into account and considered equally
- the same self-support amount is deducted from each parent's income before child support is worked out
- the level of care each parent provides is taken into account
- children from first and subsequent families are treated in a similar way.

If you have any doubts about parentage, call us on 131 272 so you can understand your options.

Working out the child support payable

The basic formula

The basic formula applies to parents with one child support assessment and no other dependent children. This is the formula we use for most child support assessments.

The eight steps of the basic formula are:

| Step | Action | This step relates to... |
|------|---|---------------------------------|
| 1 | We calculate each parent's child support income, which is a parent's adjusted taxable income minus the self-support amount. | Income |
| 2 | We add both parents' child support incomes together to get a combined child support income. | |
| 3 | We divide each parent's individual child support income by the combined child support income to get an income percentage. | |
| 4 | We work out each parent's care percentage of the child. The care and cost table is available on our website www.csa.gov.au | Care |
| 5 | We work out the cost percentage of the child. The care and cost table is available on our website www.csa.gov.au | |
| 6 | We subtract the cost percentage from the income percentage for each parent. The result is called the child support percentage. If it's a negative percentage, that parent may receive child support because their share of the costs of raising the children is more than met by the amount of care they are providing. If it's a positive percentage, that parent needs to pay child support because they aren't meeting their entire share of the costs of the child directly through care. We go on to steps seven and eight using only the positive child support percentage. Note: If you have different care arrangements for various children, you might have different child support percentages for each child. | Child support percentage |
| 7 | We work out the costs for each child based on the parents' combined child support income. The Costs of children tables are available on our website www.csa.gov.au or see the 2008 table on page 27. | Costs of children |
| 8 | We get the final child support payable by multiplying the positive child support percentage by the costs of the child. This final figure is the child support amount the paying parent needs to transfer to the other parent. | Child support payable |

More information, detailed examples of how the basic formula is calculated, worksheets and estimators are on our website **www.csa.gov.au**

Your child support assessment

After we register your case, we send you a child support assessment—an example is shown below. If your case details change at any time, we will send you an updated or new assessment.

Your first child support assessment notice has a lot of information to take in. The next few pages in *The Parent's Guide* explain, in greater detail, how we calculate your child support. For further information go to our website **www.csa.gov.au** or call us on **131 272**.

Here is the amount you pay or receive

This section explains how we work out how much you pay or receive. Go to page 15 for more information about the steps we follow to calculate your child support.

This section outlines the income information used to calculate your child support.

Your Child Support Assessment

Your reference number: 123 456 789 123/123456789
Issue date: 2 July 2008

The Child Support Agency (CSA) has calculated the annual amount of child support of **\$5,676** payable by Joseph CITIZEN to Ellie CITIZEN for the support of the children in this assessment.

| | | | |
|------------------|--------------------|--------------|-----------------|
| Daily rate | \$15,540.04 | Weekly rate | \$108.78 |
| Fortnightly rate | \$217.56 | Monthly rate | \$473.00 |

Assessment period: **1 July 2008 to 31 September 2009**

HOW YOUR CHILD SUPPORT IS CALCULATED

The amount of child support to be paid is based on a formula that considers both parents' incomes, how much it costs to raise the children, and the level of care each parent provides.

We follow eight steps to calculate child support using a legislative formula – an explanation is below. For further information go to the CSA website www.csa.gov.au or refer to *The Parent's Guide to Child Support*.

Steps 1 to 3: Income

The following income details were used in your assessment:

| Joseph | | Ellie |
|----------|--------------------------------------|----------|
| \$50,000 | Adjusted Taxable Income | \$30,000 |
| \$18,252 | less Self Support Amount | \$18,252 |
| \$0 | less Relevant Dependent Child Amount | \$0 |
| \$0 | less Multi-case Allowance | \$0 |
| \$31,748 | Child Support Income | \$11,748 |
| \$43,496 | Combined Child Support Income | \$43,496 |
| 72.99% | Income Percentage | 27.01% |

- Adjusted Taxable Income: the total of taxable income plus other income components such as gross reportable fringe benefits total, target foreign income, net rental property losses, and some tax-free pensions or benefits.
- Self-Support Amount: the same amount deducted from each parent's adjusted taxable income for their own support.
- Relevant Dependent Child Amount: an amount set aside that recognises the care of a natural or adopted child living with you.
- Multi-case Allowance: an amount set aside that recognises the responsibility for supporting your children in other child support assessments.
- Child Support Income: used to calculate child support. This is each parent's adjusted taxable income minus the self-support amount, minus allowances for relevant dependent children and children from other child support assessments.

We work out your child support assessment for you

You don't have to work out your child support assessment yourself—we work it out for you.

If you would like to know how we calculate your assessment using the formula, the next few pages have some helpful information.

You may be able to use our online calculator or worksheet to help you estimate child support payments. Go to our website www.csa.gov.au for more information and to access these self-help tools.

Your child support income

Each parent's income is considered in the same way and combined to work out the costs of the children. Each parent's share of the total income shows how much of the children's costs they should meet.

What income do we use?

A broad range of income amounts are taken into account to work out child support payments, for both parents. We add up these amounts to get your **adjusted taxable income**, which is based on your last completed financial year of income.

Your **adjusted taxable income** comprises the following amounts.

| Income amount | Description |
|--|---|
| Taxable income | <p>This is the income shown on your tax return. While the formula uses taxable income, the impact of tax on your disposable income is taken into account when we work out the costs of raising your children.</p> <p>Note: Some income support payments are taxable, some are not.</p> |
| Gross reportable fringe benefits total | <p>This is the value of gross reportable fringe benefits for the income year, which is reported on your payment summary. Alternatively, ask your employer to tell you the expected amount for the year.</p> <p>A fringe benefit is a benefit provided to you because of your employment. Examples include using a work car privately, low or no interest loans for employees, or a living away from home allowance.</p> |
| Target foreign income | <p>This is any foreign income you receive that is not taxable income or a fringe benefit.</p> |
| Net rental property losses | <p>A net rental property loss is where you have a rental property and the costs outweigh the income. We add any loss back on to your taxable income for child support purposes.</p> |
| Some tax-free pensions or benefits | <p>This includes disability support pensions, wife pensions and carer payments. It also includes the following payments from the Department of Veterans' Affairs:</p> <ul style="list-style-type: none">- invalidity service pension- partner service pension- income support supplement- Defence Force income support allowance |

Your child support assessment is based on your **child support income**. To get your child support income we deduct a self-support amount, then deduct a relevant dependent child amount and/or a multi-case allowance if applicable, from your adjusted taxable income. More information about these amounts is on the next few pages.

For more detailed information, refer to *The Guide* on our website www.csa.gov.au

If your income details change

It's important that you tell us about changes to your income as soon as they happen because we may not be able to backdate the change.

Do we set aside an amount for self-support?

Yes. Before child support is worked out, we deduct a self-support amount from each parent's adjusted taxable income. This leaves your child support income. Your child support assessment is based on your child support income.

The self-support amount for child support is indexed each year.

The self-support amount that applies to your child support assessment is noted on your child support assessment notice or go to our website **www.csa.gov.au**

The income of your new partner (or the other parent's new partner) is not taken into account when working out child support payments because the biological parents have a responsibility to support their children financially.

Are both parents' incomes treated the same?

Yes. Both parents have the same self-support amount set aside, and both parents' child support incomes are combined to work out the costs of raising the children.

The costs of children are divided between the parents according to each parent's share of the total combined income.

Ellie and Joseph

Ellie and Joseph have separated and have a child support assessment. This example shows how the self-support amount is deducted equally from both parents' adjusted taxable income.

| Joseph | \$ | Ellie | \$ |
|---------------------------------|----------|----------------------------------|----------|
| Taxable income for 2007-08 | 22,000 + | Taxable income for 2007-08 | 25,000 + |
| Foreign income | 28,000 | Rental income property losses | 2,000 |
| | | Gross reportable fringe benefits | 3,000 |
| Total adjusted taxable income | 50,000 | Total adjusted taxable income | 30,000 |
| Self-support amount* (deducted) | 18,252 - | Self-support amount (deducted) | 18,252 - |
| Child Support Income | 31,748 | Child Support Income | 11,748 |

*The self support amount is indexed each year.

See your child support assessment or go to our website **www.csa.gov.au** for the latest amount.

What if the income you have for me is wrong?

You can ask us to base your child support assessment on an estimated adjusted taxable income if:

- you lodged your tax return or advised us of your adjusted taxable income for the year (used to calculate child support payments), and
- your current adjusted taxable income has reduced by 15 per cent or more than the income used in the assessment, or
- you already lodged an estimate for this child support period more than two months ago and the new estimate is for a different amount.

You may not be able to lodge an estimate for any part of your assessment that is based on one of the following:

- an agreement
- a determination made under the change of assessment process or
- a court order.

To find out more about your options including how to lodge an estimate, go to our website www.csa.gov.au or call us on **131 272**.

To lodge an estimate of your income call us on **131 272**.

Lodging your tax return

The best way to ensure your child support is correct is to lodge your tax return on time every year. All parents need to lodge a tax return or tell us their income.

If you aren't required to lodge a tax return, lodge a *Request for Taxable Income Details* form available on our website www.csa.gov.au

If you have not lodged a tax return for two years and we can't determine your income from you or other information we have, we will use a default income of two thirds of an annual weekly earnings figure published by the Australian Bureau of Statistics each year.

It's important you tell the Child Support Agency and Centrelink about changes to your income as soon as they happen, because we may not be able to backdate the change.

If you lodge your tax return late, unless there are exceptional circumstances, we won't be able to backdate a reduction to the default income.

To lodge your tax return visit www.ato.gov.au or call **13 28 61**.

Earning extra income after separation

If you earn extra money after separation you can apply for some of that extra income to be excluded from your child support assessment. You don't need to go through a formal change of assessment process.

This means that some of the extra income you earn after separation, for example from second jobs or overtime, can be excluded from your child support assessment for up to three years after separation. In order to have this extra income excluded you need to show you didn't earn that income before separation and the income would not have been earned in the ordinary course of events.

Both parents can apply to have additional post-separation income excluded from the child support assessment.

However, remember:

- income can only be exempt for three years after separation
- excluded income can be no more than 30 per cent of your adjusted taxable income.

Having this extra money excluded from the assessment can help parents with many post-separation costs such as buying a new car, setting up a new home or purchasing items to support the children during care.

To apply for extra income to be excluded from your assessment call us on **131 272**.

Care

Child support is calculated to recognise shared parenting and the contribution each parent makes towards the costs of the children through direct care.

Levels of care

Child support payments reflect each parent's level of care and how much it costs parents to care for their children.

Where a paying parent has **regular care** of a child, child support assessments are reduced to acknowledge that the parent directly contributes to the costs of raising the child through care. Regular care is care of your child between 14 and 34 per cent of the time. This equals between 52 and 127 nights per year, which is two to four nights of care per fortnight.

Where parents **share care** of a child, child support is further adjusted. Both parents may receive family assistance payments to help them with the costs of the children. Shared care is care of your child between 35 and 65 per cent of the time. This equals between 128 and 237 nights per year, which is five to nine nights of care per fortnight.

If you are on a low income

If you are on a low income and you care for your children 14 per cent or more of the time (52 nights or more a year), you may not be required to pay child support. Your level of care is recognised as your contribution towards the cost of your child.

For information about minimum payments go to page 29.

Meeting costs through care

Parents with regular or more care are acknowledged as directly meeting some of the costs of their children through care. This is called the **cost percentage** and reflects your expenditure on costs like accommodation, food and entertainment while the children are in your care.

Parents with regular care are acknowledged as directly meeting 24 per cent of the costs of the children, with the remainder of their share of the costs being payable as child support.

Where you have care for at least 35 per cent of the time, a sliding scale increases the direct cost percentage as care increases, from 25 per cent up to 50 per cent. So, a parent is recognised as meeting 50 per cent of the costs of children if their care percentage is between 48 and 52 per cent.

The formula recognises other levels of care too. There are tables on our website **www.csa.gov.au** that will help you work out your care percentage, or call us on **131 272**.

Did you know? The CSA does not have any power to determine what access you have to your children. There are a number of ways you can arrange how to share parental responsibility including making a parenting plan, obtaining a parenting order or consent orders from a court.

A mum's story about balance

"When my ex-husband and I first separated I became my daughter's primary carer. My work hours were very flexible, unlike my ex-husband's. We didn't want our daughter to be in childcare if we could avoid it.

My ex-husband and I realised that a few days apart from her dad was a long time for her, so we organised for her to see her father for a day on the weekend and on Wednesday evenings.

After our daughter started school we changed to her dad caring for her every weekend from Friday afternoon until Sunday morning. We started using school as a 'buffer'. I would drop her off with her weekend bags, she would have a lovely day playing with friends, then her dad would collect her after school.

Initially this worked really well, but my ex was missing out on the day-to-day experiences during the week. We needed to find an arrangement where all three of us could be happy.

As our daughter grew up, she became less dependent on me, preferring to spend time playing with friends than being with her mother! I needed to get myself a life of my own and allow her to develop her independence. I didn't want to hold her back with my own emotional needs.

I went out and met all kinds of people, including many divorced dads.

I heard how much these dads loved their kids and saw them caring for their children.

I saw how special it was for these kids to be spending time with their dad. I began to realise that I had no more right than my daughter's dad to parent her."

Provided to CSA by a customer for the benefit of other parents.



Child support and family assistance

Child support and family assistance work together to make sure the costs of the children are being met by both parents. The child support formula takes into account the costs of care when a parent has at least 14 per cent care. The costs differ depending on how much care you have.

If you have regular care of your children—that is, 14 to 34 per cent of the time (52 to 127 nights)—the costs you incur are taken into account under the formula. You won't receive a share of Family Tax Benefit Part A or B or some other family assistance payments, but you may still be eligible to access other benefits like rent assistance and a Health Care Card. You may also be able to receive a higher 'with child' rate of income support.

For more information go to the Centrelink website www.centrelink.gov.au or call **136 150**.

If you have shared care of your children—that is, 35 to 65 per cent of the time (128 to 237 nights)—you may be able to share the Family Tax Benefit with the other parent.

If you have primary care of your children—that is, more than 65 per cent of the time (238 nights or more)—you may be able to receive 100 per cent of Family Tax Benefit for that child.



Access and care

It's up to parents to manage care arrangements that are in the best interests of the children. The child support formula recognises the care each parent has of their children, and small changes usually don't affect payments.

Your child's care arrangements

To make sure we have the same information about care from both parents and can calculate your payments correctly, we recommend you have one of the following in place:

- a written parenting plan
- an agreement (oral or written) with the other parent about the level of care
- a court order about care, which you have supplied to us.

Ellie and Joseph

Ellie has 66 per cent or more care, so she will receive 100 per cent of Family Tax Benefit. Joseph will not receive any Family Tax Benefit. However, because he has regular care of the children, he may be entitled to receive other benefits such as rent assistance and a Health Care Card.

Parenting plans

Parenting plans are written plans that can include an agreement about the amount of time the children will be in each parent's care. A parenting plan doesn't need to spell out the exact arrangements for every night of the year; parents can agree on what the care percentage will be.

A parenting plan is the best way for parents who have significant and regular daytime care to have it recognised in their assessment. While generally the formula is based on care measured by number of nights, in some circumstances it has the flexibility to cover the very small number of customers who have significant regular daytime caring responsibilities and no night-time responsibilities. If you have an arrangement like this, we recommend you and the other parent make a parenting plan and provide a copy to us.

If a parent misses a day or two of care, due to illness or other circumstances, it will not necessarily have an effect on child support. This is because the child support formula is based on broad ranges of care levels. Usually a small variation in the level of care will not affect the amount of child support.

If you have a current parenting plan and we have a copy of it, we can base your care levels in your child support assessment on the plan. If your care arrangements change, we recommend you try to make a new parenting plan.

What does a parenting plan look like?

A parenting plan can take any form, but to be a parenting plan under the *Family Law Act 1975* it must be in writing, signed and dated by both parents. It must be made free from any threat, duress or coercion.

The publication *Me, My Kids and My Ex* has a handy guide that may help you make parenting arrangements. You can download or order a free copy of the booklet from our website www.csa.gov.au or call our Publications Hotline on **1800 040 972**.

What can be included in a parenting plan?

Your plan will be unique to your circumstances. It should be practical, simple and as concrete as possible. A parenting plan can deal with any aspect of the care, welfare and development of a child.

The kinds of things that may be included in a parenting plan are:

- who the child will live with
- what time the child will spend with each parent
- what time the child will spend with other people, such as grandparents
- how the parents will share parental responsibility and consult about decisions (like which school the child will attend)
- how the child will communicate with each parent or other people (for example by phone, email or letters)
- what arrangements need to be made for special days such as birthdays and holidays
- what process can be used to change the plan or resolve any disagreements about the plan
- any other issue about parental responsibility or the care, welfare and development of the child.

For examples and more information about parenting plans go to the website www.familyrelationships.gov.au or call **1800 050 321**.

Jenny and Murray

Jenny and Murray agree that Jenny will have care of their child, Max, every second weekend, half the school holidays and some special occasions. In their parenting plan they agree this will make up 20 per cent care. They are aware the exact percentage could change slightly during the year due to illness or holidays, and agree that small changes like these won't affect the care percentage.

A Dad's story — marriage break up is not a family break up

"It is nearly ten years since I broke up with my wife. It was the toughest and most heartbreaking time of my life. We had young girls and not being able to see them whenever I wanted to was almost too hard to comprehend.

I still miss my girls when they aren't with me, but I see them one night during the week and every second weekend. We also talk regularly on the phone. I am very involved in their upbringing and schooling and we share holidays.

My ex-wife and I make sure our kids see us getting along, and I try to have one-on-one time with each of them to talk about their issues and feelings. Separation involves change and sadness for the kids too, moving from house to house, remembering school books, clothes, and things they need to have at both houses.

I believe forming a solid business-like relationship with your ex-partner helps you move on and makes it easier on the children. You have to put the emotional and personal reasons for your divorce behind you for the sake of your kids.

My wife and I came to an agreement a few years ago about child support. I pay a set monthly amount to help support our kids. The Child Support Agency isn't involved and this works well for us.

Early on in our separation when the girls were very young, their mum came up with an idea that if they were at mum's and missing me they could send me a rainbow and vice versa. The rainbow went from house to house. To this day, years later, we still send rainbows."

Provided to CSA by a customer for the benefit of other parents.



Oral agreements

Parents can make oral agreements about their care arrangements. An oral agreement can be used to determine parents' levels of care even where there is a court order or parenting plan in place, so long as both parents agree with the arrangements.

If one parent doesn't agree with the oral agreement and there is a parenting plan or court order registered with us, the care level used in the assessment will be what is stated in the order or plan.

This makes oral agreements a good option for parents who want to try out new care arrangements before they make a new parenting plan. Like parenting plans, oral agreements don't need to spell out every night of the year. For example, parents can agree they each have 50 per cent care.

When there are changes to care

When there are changes to care, where possible try to make a new parenting plan or agreement. In some cases small changes in care may not change your child support payments.

If the children's care arrangements change, call us as soon as possible on **131 272**. If you do not tell us about your new care arrangements within 28 days of the change, your assessment may only be able to be changed from the day you tell us.

If care arrangements don't work out or parents don't agree

If one parent doesn't meet their care obligations and doesn't seek a new agreement, parenting plan or order despite the other parent's efforts, we can change the assessment to reflect the actual care.

If parents cannot agree on care levels and have not made a parenting plan or obtained a court order, then care levels used in your assessment are determined by us and Centrelink after talking to both parents (where possible).

To get help resolving disagreements about care you can contact the Family Relationships Advice Line.

The Family Relationship Advice Line provides information, advice and referrals to services to assist people affected by family relationship or separation issues, including developing and reaching agreement on parenting arrangements.

For more information call **1800 050 321** or go to **www.familyrelationships.gov.au**

Our Community Services Directory lists over 2,500 community support services for separated families. Go to our website **www.csa.gov.au** for more information and to access the Directory.



Costs of children

The child support formula recognises the costs of raising children is different in households with different income levels, numbers of children and children of different ages.

In 2005, an independent Child Support Taskforce and Reference Group reviewed research into the costs of children in Australia and recommended a new way of calculating child support payments based on the findings.

Taskforce and Reference Group members had expertise in a variety of areas, including social and economic policy, family law, post-separation parenting and relationships. Some members also represented child support customers.

The Taskforce reviewed Australian and overseas research into the costs of raising children, conducted new Australian research, and considered factors such as households with different income levels, different

numbers of children and children of different ages to reach the best and most up-to-date estimates for the costs of children.

Under the formula, the costs of raising children are calculated according to the combined income of both parents after the self-support amount is deducted. The costs are divided between the parents according to their share of the combined income.

Given that parents receive a contribution towards the costs of their children through Family Tax Benefit (FTB), child support payments are based on what parents contribute out of their own earnings after taking into account FTB payments. The costs of children, determined by the independent research, represent 'net' costs after FTB is taken into account.

Go to our website www.csa.gov.au to view the latest costs of children tables.

Ellie and Joseph

Joseph and Ellie have three children, Paul, 11, Jack, 8, and Kylie, 6. Because the children are all aged under 12, we use Table A: Costs of children (example on next page) to work out how much it costs Ellie and Joseph to raise them. Joseph and Ellie's combined child support income is \$43,496. At the side of Table A we look up the relevant row—in their case it is \$27,379–\$54,756. Joseph and Ellie have three children, so the Costs of children table says the cost to raise them is \$7,392 plus 26 cents for every \$1 of income over \$27,378.

The calculation is:

- \$43,496 minus \$27,378 = \$16,118
- Multiply \$16,118 by 26 cents = \$4,190.68
- Add \$4,190.68 to \$7,392, and we arrive at the cost for the three children —\$11,583
- Divide \$11,583 by three (the number of children) and we get the cost for each child—\$3,861.

The costs of children have been worked out according to independent research, not the actual costs you incur in looking after your children.

| Table A—Costs of the children for 2008: Children aged 12 years and under (apportioned between parents) | | | |
|--|--|---|---|
| Parents' combined child support income | 1 child | 2 children | 3 or more children |
| \$0–\$27,378 | 17c for each \$1 | 24c for each \$1 | 27c for each \$1 |
| \$27,379–\$54,756 | \$4,654 + 15c for each \$1 over \$27,378 | \$6,571 + 23c for each \$1 over \$27,378 | \$7,392 + 26c for each \$1 over \$27,378 |
| \$54,757–\$82,134 | \$8,761 + 12c for each \$1 over \$54,756 | \$12,868 + 20c for each \$1 over \$54,756 | \$14,510 + 25c for each \$1 over \$54,756 |
| \$82,135–\$109,512 | \$12,046 + 10c for each \$1 over \$82,134 | \$18,344 + 18c for each \$1 over \$82,134 | \$21,355 + 24c for each \$1 over \$82,134 |
| \$109,513–\$136,890 | \$14,784 + 7c for each \$1 over \$109,512 | \$23,272 + 10c for each \$1 over \$109,512 | \$27,926 + 18c for each \$1 over \$109,512 |
| Over \$136,890 | \$16,700 | \$26,010 | \$32,854 |

The amounts in this table are indexed annually. Go to our website www.csa.gov.au for the latest table.

Second families

If you have children (either natural or adopted) who live with you, an amount for their support may be deducted from your income when calculating your child support. These children are called relevant dependent children.

The amount deducted—called the relevant dependent child amount—is based on the cost of your children in your second or subsequent family, using the same Costs of children table used for your child support children. So, all children are treated similarly. The relevant dependent child amount is worked out using only the child support parent's income.

Because parents' incomes are treated equally under the formula, either parent can have children from a new family recognised in this way.

Your new partner's income is not taken into account when we work out your child support payments.

If your child is about to turn 18 and still in secondary school, you can ask us to continue to recognise them as your relevant dependent child until the end of the school year. You'll need to apply before the child's 18th birthday.

Step-children

Where a parent has a second family that includes step-children, the responsibility of financially supporting the step-child may rest with that parent if neither of the child's biological parents can pay for the costs of their child. For example, due to illness, death or caring responsibilities.

In special circumstances, parents with child support children who also care for a step-child can apply for a change of assessment to have their child support payments reviewed. It doesn't matter whether the step-parent pays or receives child support, as long as they need to support the step-child, who is living with them, with their income.

To have this care recognised, the parent must be able to demonstrate all of the following:

- they have lived with the parent of the step-child for a continuous period of two years or more
- the parents of the step-child cannot support the child because of:
 - death
 - ill-health that prevents them from working
 - their caring responsibilities—for example caring for a young child or a child with disabilities
- the step-child is aged under 18 and not married or in a de facto relationship.

For more detailed information refer to *The Guide* on our website www.csa.gov.au

Adopted children

For adopted children, all the legal consequences of parenthood are generally transferred from the birth parents to the adoptive parents, including financial responsibility. Therefore, only adoptive parents can be liable for child support for an adopted child. Adopted children can also be relevant dependent children for parents with a child support assessment.

If your circumstances change, such as you have more or less care, or your income changes, call us on 131 272. You will be issued with a new formula assessment and your role may change from receiving to paying parent and vice versa.

Parents with other dependent children

The cost of a biological or adopted child living with a parent is calculated in the same way as the cost of a child support child. To recognise the care a parent provides for these children, called relevant dependent children, we deduct an amount from the parent's adjusted taxable income before applying the basic formula.

More detailed information and examples of how the formula is calculated when one or both parents have a dependent child are on our website www.csa.gov.au

Parents with two or more child support assessments

The calculations for parents with two or more child support assessments are a little more involved yet are still based on the basic formula.

If you pay or receive child support for two or more families, we deduct an amount—called the multi-case allowance—after we deduct the self-support amount and any relevant dependent child amount from your adjusted taxable income, to arrive at your child support income. We then go on to apply the basic formula.

The multi-case allowance recognises your responsibility for supporting your children in other child support cases. The multi-case allowance for each child support child is the total of the multi-case costs for children in your other child support cases. We work out the multi-case cost for each child according to the age of the child and how much it would cost if all the children were living with you.

Older children have a higher multi-case cost than younger children of the same parent.

Where a paying parent has multiple cases, the formula uses a multi-case cap to determine the maximum amount of child support payable. The multi-case cap ensures you don't pay more in child support than it would cost you if you had all your child support children living with you.

To work out the multi-case cap, we take the multi-case cost of the child adjusted for any care you have of the child.

For more information and detailed examples of how the formula is calculated when a parent has two or more child support assessments go to our website www.csa.gov.au

You receive child support but are not the parent

If you provide care for a child and you are not the parent, you can receive child support from both parents of the child if you apply for a child support assessment. See page 7 for more information about non-parent carers.

Child support is still worked out using both parents' incomes, cost percentages and child support percentages—similar to how child support is worked out for parents. However, only your cost percentage, based on your level of care, is relevant to working out how much child support is payable—your income is not taken into account.

For more information and detailed examples of how the formula is calculated for a non-parent carer go to our website www.csa.gov.au

Minimum assessments

A minimum amount is payable for each child support assessment.

Paying parents who receive income support and have less than regular care of their child and whose income is less than the self-support amount will pay the minimum payment.

The minimum rate of child support is indexed annually and you'll be advised in writing of the new amount. Call us on **131 272** if you start receiving income support or return to work.

If you are on income support and pay two or more child support assessments

If you have child support assessments for more than one family, you will pay the minimum amount per week per assessment. This ensures that children won't miss out because of a parent's other child support cases.

If you have child support assessments for more than three families, the total amount you'll pay will be limited to three times the minimum amount, per week, which will be divided equally between the families.

If you are on income support and have regular care of your child

If you have at least regular care of your child (14 per cent of the time, which is at least 52 nights a year), you don't need to pay the minimum to that family because you already meet some of the child's costs directly through care.



Returning to work

To help paying parents move from income support to work, the minimum payment of child support can continue for 28 days after you return to work. After 28 days, your child support will be reassessed to take into account your higher income.

If you owe child support

If you have an outstanding child support amount, or pay child support to more than one ex-partner, we can deduct three times the minimum payment amount from your income support payment. This can continue until all the child support you owe is recovered, or for any period while you need to pay child support. You can call us on **131 272** to discuss options available to you about these deductions.

To check the annual minimum amount, go to our website **www.csa.gov.au**



Fixed assessments

If you are a paying parent who reports a low taxable income and is not receiving income support you may be required to pay a set amount per child per week. Where there are more than three children, the amount is capped.

This is called a fixed assessment. Fixed assessments cover parents who minimise their taxable income in a way that does not fairly represent their true income or real capacity to pay child support.

The total amount per child is still payable if the parent has less than shared care of the child (less than 35 per cent). If a parent has a higher level of care, this amount is not payable because the parent is directly contributing to the child's support through care.

You can find all indexed annual totals on our website **www.csa.gov.au**

If your income is genuinely low

If you receive an income support payment, you won't have a fixed assessment but will have a minimum assessment.

If you don't claim income support—for example, because your new partner supports you—and have genuinely low income, you can apply for the fixed payment not to apply. You need to demonstrate that your income is genuinely low.

If you have genuinely low income, call us on **131 272** to talk about your options.

Child support agreements



In this section:

- Limited agreements
- Binding agreements
- Lump sum payments
- Effect on Family Tax Benefit

Child support agreements

A child support agreement offers parents a flexible way of arranging child support.

If you can both agree on how your children should be supported financially, you can make a child support agreement and ask us to accept it. You can ask us to collect and transfer child support payments, or you can do it without our help.

There are some conditions that must be met before we can accept a child support agreement. For example, parents who agree to less child support than the amount assessed under the child support formula can do so as long as they get legal advice.

There are two types of agreements:

- limited agreements; and
- binding agreements.

CSA notional assessments are used to work out the amount of child support that would be payable under the child support formula if an agreement wasn't in place. A CSA notional assessment is used to work out how much Family Tax Benefit Part A you will receive.

What is a limited agreement?

Limited agreements are formal agreements that are in writing and signed by both parents.

Parents don't need to seek legal advice before entering into a limited agreement.

There are two conditions, which are:

- there must be a child support formula assessment already in place
- amounts payable under the agreement must be equal to or more than the child support assessed by the formula.

CSA will make a notional assessment of how much child support would be payable without the agreement. The notional assessment is updated:

- every three years, or
- if the amount of child support payable under the agreement changes by more than 15 per cent, or
- whenever either parent asks for an updated assessment.

This ensures parents know how much child support would have been payable if the agreement was not in place, and helps Centrelink to calculate Family Tax Benefit.

The amount of Family Tax Benefit Part A you receive will be based on a notional assessment, not the amount in the agreement.

If the notional assessment changes by more than 15 per cent, in circumstances not considered in the agreement, either parent may be able to end a limited agreement by writing to us. This means parents can end agreements if their circumstances change in ways that weren't covered by the agreement. Either parent can also end the agreement after three years.

How to make a limited agreement

A child support agreement form and detailed information are available on our website www.csa.gov.au. You can use this form as a guide to help you draw up an agreement, or ask for help from a solicitor or Legal Aid.

If you need help or information to resolve issues about children, money and property you can also call the Family Relationship Advice Line on **1800 050 321**. To find other support services near you go to the Community Services Directory on our website www.csa.gov.au

To lodge an agreement go to our website www.csa.gov.au or call us on **131 272**.

Ending a limited agreement

Parents can end a limited agreement if:

- both parents agree to end the agreement
- more than three years has passed with the existing agreement in place, and written notice is provided by the parent who wants to end it
- there is a court order that sets aside the agreement
- the notional assessment varies by more than 15 per cent from the previous assessment, in circumstances not included in the agreement, and one of the parents wants to end it or
- a new agreement replaces the existing agreement.

What is a binding agreement?

Binding agreements are also written and signed by both parents, but have the following differences to limited agreements:

- parents must seek independent legal advice to enter into or end the agreement
- each parent's lawyer must provide a statement that they provided the parent with independent legal advice and the actual agreement must also include an acknowledgment of this advice
- the agreement can be made for any amount that both parents agree to, including amounts less than the formula assessment
- the agreement can only be ended by a new binding agreement or a court order setting it aside
- there does not have to be a child support formula assessment already in place.

Your lawyer will provide you with more information about this type of agreement.

Lump sum payments

Binding agreements can include lump sum payments (including transfer of property) to be credited as child support instead of monthly cash or electronic payments.

For these types of agreements, there must be a formula assessment in place (unless you also want to make an agreement about the amount of child support to be paid) and the lump sum must be equal to or greater than one year's worth of child support under that assessment.



How do agreements affect Family Tax Benefit?

If you receive Family Tax Benefit Part A, the amount you receive is based on our assessment using the child support formula. This is known as a CSA notional assessment. How much Family Tax Benefit Part A you receive is **not** based on the child support agreement amount.

If the entire amount agreed is not collected, Centrelink uses the amount in the notional assessment to assess your Family Tax Benefit Part A entitlement. Centrelink calculates the percentage collected and applies that percentage to the child support that you would have received if a CSA formula assessment was in place.

For example, if we collect 50 per cent of the agreed amount of child support then only 50 per cent of the notional formula amount will affect your Family Tax Benefit rate.

If you don't receive the full amount of child support you are entitled to during the financial year, Centrelink will keep a record of the underpaid amount and treat any additional amount of child support you receive in future years as though it was paid in the year the underpayment occurred.

To find out more about family assistance go to:

- www.familyassist.gov.au
- www.centrelink.gov.au
- call Centrelink on **136 150**, or
- visit your local Family Assistance Office.

Mary and Phillip

Mary has an agreement with Phillip to receive \$4,000 in child support. Based on CSA's notional assessment, Mary would receive \$5,000 if they didn't have an agreement. CSA only collected 50 per cent, or \$2,000 of the child support agreement amount. So Mary's Family Tax Benefit Part A will be assessed on \$2,500, which is 50 per cent of CSA's notional assessment amount of \$5,000.

Payment options and information



In this section:

- Private payments
- CSA payments
- Making payments other than to the CSA
- Your child support responsibilities
- How we can recover child support

Your options

If you have a formula assessment, agreement or court order registered with us, you can transfer child support payments privately or ask us to transfer the payments.

Paying child support privately

We tell you how much child support needs to be paid, and then parents transfer payments between themselves. This is called **private collect**.

If you receive child support you can choose this option when:

- a court order is registered
- a child support assessment has been issued, or
- a child support agreement is accepted by us.

More than 63 per cent of newly separated parents in 2007-2008 chose this option because it's flexible and they can cooperate: you and the other parent work out the payment arrangements that best suit you and the children.

We strongly recommend you:

- put your payment arrangement in writing, so both you and the other parent can see the details you've agreed to, and
- keep records so you can track what has been paid or received.

If your child support payments affect your Family Tax Benefit, a written record is useful if you ever need to ask the Family Assistance Office to review how your Family Tax Benefit was calculated.

You still need to contact us immediately if your circumstances change, so we can make sure your assessment is still correct. We can deal with most changes quickly and easily over the phone or through CSAonline—go to page 56 for information.

If we currently transfer payments for you and you want to switch to **private collect**, call us on **131 272**.

More than 63 per cent of newly separated parents in 2007-2008 chose private collect because it's flexible and they can cooperate on parenting after separation.

How to set up private payments

You don't need to tell us about your plans, but this guide can help you to set up a workable private arrangement.

| Step | Action |
|------|---|
| 1 | After you receive your assessment, agreement or court order, check how much child support needs to be paid and whether there are any specific instructions (if you have a court order). |
| 2 | Decide how often payments will be made. For example, weekly, fortnightly, monthly, lump sum amounts. |
| 3 | Decide how payments will be made. For example, cash, bank transfer, salary deduction, personal cheque, bank cheque or money order. |
| 4 | Decide if any or all payments will be 'in kind' or made to third parties. |
| 5 | Put your arrangement in writing, and make sure both you and the other parent have a copy. |

If private arrangements don't work out

If you're the receiving parent, you can ask us to start collecting payments for you at any time.

One late payment doesn't always mean the arrangement has broken down—there could be a mistake at the bank, a postal delay or another reason. If you can, discuss the problem with the other parent and try to work out a solution.

If you ask us to start collecting payments, we can only collect up to three months arrears (or up to nine months in special circumstances).

If you want us to start collecting payments for you call us on **131 272**.

We can transfer payments between parents

We advise you how much child support needs to be paid based on your child support assessment. We then collect the payment from the paying parent and transfer it to the receiving parent. This is called **CSA collect**.

We do not keep any of the money; the whole payment is transferred.

When are payments due?

The paying parent chooses whether to make weekly, fortnightly or monthly payments. Payments are due seven days after the chosen payment period.

Payments are in arrears, not in advance, which means that payments are for the past week, fortnight or month (not the upcoming week, fortnight or month).

Paying parents receive an account statement from us each month. If you register for CSAonline, you'll receive your statements electronically—go to page 56 for more information about CSAonline.

When are payments made?

We transfer the payment to the receiving parent's nominated bank account between the third Wednesday of that month and the first Wednesday of the following month. The exact date depends on when we receive the payment.

Receiving parents will receive a payment when all of the following are met:

- the paying parent has made the payment and we've received it
- there is at least \$5.00 available to transfer
- the receiving parent's account details are correct: the branch number (BSB) and account number are correct, and the receiving parent's name matches the account name.

Receiving parents can receive payments by nominating an Australian bank account. The other option is receiving child support from us by cheque.

Your customer reference number

To make sure payments are allocated correctly and without delay, always include your 16-digit customer reference number with your payments (you can find it on your monthly account statement).

Help and information

If you do not have your customer reference number or need more information about your payment options call our Payments Hotline on **1800 241 272**.

The Child Support Info Service is an automated telephone service that gives receiving parents information about their child support account 24 hours a day, seven days a week.

For more information about this service go to page 57.

*Always include your
16-digit customer reference
number with your payments.*

How can payments be made?

The paying parent chooses how to make payments.
Please note we don't accept cash or credit card payments.

| Payment option | Details | What you need to do |
|---------------------|--|--|
| BPay | A convenient bill payment service that lets the paying parent make a payment from their nominated bank to us through telephone or internet banking. BPay payments can be made 24 hours a day, seven days a week. | You will need: <ul style="list-style-type: none"> • Biller Code: 201509 • Reference Number: your 16-digit customer reference number (no spaces) You can find these details on your monthly account statement. |
| Direct credit | The paying parent transfers funds from their nominated bank account to our bank account. | You must enter your 16-digit customer reference number (no spaces) in the 'payment reference' field. This ensures your payment is allocated correctly and without delay. You will also need: Account Name: CSA Official Receipts Account Number: 116755 BSB Number: 092009 |
| BillPay | The paying parent makes a payment at any branch of Australia Post using the BillPay facility. | You will need a payment advice slip, located on your monthly account statement, to make these payments. Australia Post will give you a receipt—keep it for your records. |
| Mail | The paying parent sends a cheque or money order to us. | You will need to make each cheque or money order payable to 'Child Support Agency'. Attach the payment advice slip, located on your monthly account statement, to make these payments. This ensures your payment is allocated correctly and without delay. Send mail payments to: Child Support Agency Locked Bag 11 A'Beckett Street Melbourne VIC 8006 |
| Employer deductions | The paying parent asks us to tell their employer to automatically deduct child support payments from their salary, wage or contract payment. This option is free. Note: It can take us some time to establish employer deductions because we need to give your employer written notification and give them time to adjust their payroll systems. You may need to use another payment option until deductions are set up. | Call us on 131 272 to talk about arranging salary deductions and to find out when they will take effect. |
| Benefits deduction | We can deduct child support payments from your Centrelink payment and certain Department of Veterans' Affairs benefits. | Call us on 131 272 to find out more. |

Making payments other than to the CSA

Even if we collect and transfer payments for you, sometimes you may want or need to make payments that can be recognised as child support. These types of payments are often referred to as non-agency payments.

If both parents agree a direct payment was made in lieu of child support

Direct payments are payments made by the paying parent to the receiving parent.

Third party payments are payments made by the paying parent to a third party on behalf of the receiving parent.

Examples of third party payments include:

- food, clothing and household goods
- rent, mortgage payments
- payments not in money, such as free accommodation or household repairs
- health insurance or payments for medical or dental treatment
- school fees, tuition or child care expenses
- loan, credit card and store account repayments
- travel or holiday expenses
- bills such as gas, electricity, telephone or council rates
- motor vehicle expenses
- sports club and coaching fees or other sporting expenses.

We can only credit both these type of payments if both parents agree these payments were made in lieu of child support.

If parents don't agree about a direct payment

Prescribed payments are certain payments that can be credited as child support even if the parent receiving child support doesn't agree the payment was in lieu of child support. As long as the paying parent pays 70 per cent of their normal monthly child support payment on time, a maximum of 30 per cent of the monthly payment can be credited in this way.

Prescribed payments can be for child care costs, school fees, school uniform and book fees, essential medical and dental items, the other parent's share of rent, mortgage, utilities and rates, or some motor vehicle costs.

We only credit prescribed payments if the paying parent has less than 14 per cent (regular) care for all the children of the assessment. This is because if you have more than 14 per cent care of any of the children, the direct costs you incur when you care for the children are recognised in the child support formula.

If both parents agree the prescribed payment was made for the purpose of child support, then the payment can be credited as a direct or third party payment regardless of your level of care. Go to page 20 for more information about care and direct costs.

If you have made a direct, third party or prescribed payment call us on **131 272**. For more information go to our website **www.csa.gov.au**

Jodie and Phillip

Jodie and Phillip have two children, Steven and Gemma. Jodie, the paying parent, pays \$200 a month in child support to Phillip, the receiving parent. Jodie pays \$600 in school fees to the children's primary school, and asks us to credit the payment as child support. Phillip says he did not agree that payment of the school fees was in lieu of child support. However, because payment of school fees is a prescribed payment, Phillip's agreement is not required. Jodie also has less than 14 per cent care of the children. In this situation, we can credit the school fees payment as long as Jodie pays 70 per cent of her normal child support payment every month. Over the next few months, Jodie pays \$140 a month by the due date (70 per cent of the monthly child support payment). The remainder of her monthly payment, \$60, is credited until the whole credit for the school fees (\$600) has been used.

Overdue child support payments

We aim to make it easier for separated parents to support their children and to meet their child support responsibilities. Most parents want to do the right thing. However, some need extra support, education and advice.

If a parent doesn't meet their responsibilities, we will work with them to get the best outcome for their children and both parents. If a parent misses multiple payments, we'll work with them to help them pay the overdue amount without causing undue hardship to them or the children.

Why would child support be overdue?

There are a number of reasons why a child support payment is overdue:

- the payment was late or not paid
- there was a change to the assessment that caused arrears
- the receiving parent has asked us to collect arrears
- a court order.

Another reason for overdue child support is because you didn't tell us about a change to your circumstances, such as:

- your income
- care of your children
- the number of dependent children you have
- payments you made directly to the other parent (go to page 39 for more information about direct payments) or
- sections in your court order or agreement that affect payments.

It's important that you tell us about any changes to your circumstances as soon as they happen because we may not be able to backdate the change.

If your circumstances change call us on **131 272**.

Late payment penalties

If payments are not made in full and on time, penalties are applied to the original amount of child support. These penalties are paid to the Australian Government—not to us or the other parent. Penalties can be waived if the overdue child support is paid in full. Contact us for more information on **131 272**.

What happens if you miss a payment?

If you have missed a payment, you need to contact us and get back on track so the problem doesn't get out of control.

When we talk to you, we'll consider your circumstances and come up with a manageable payment arrangement. If we can't come to an arrangement with you, we'll actively try to recover the overdue child support for the benefit of your children.

We follow this process when trying to recover overdue child support:

1. Telephone the paying parent to discuss the outstanding payment, including giving them the chance to pay outstanding amounts voluntarily.
2. Assess the paying parent's ability to pay and their attitude towards paying the outstanding amount.
3. Confirm the arrangements to clear the outstanding payment.
4. Discuss options for making ongoing payments and confirm arrangements.
5. If the parent refuses to pay, we determine the best enforcement option based on previous behaviour, risk and available data.

Supporting parents to meet their child support responsibilities

We have a range of measures in place to ensure parents meet their child support responsibilities based on their true financial capacity.

A small number of parents, who are not motivated to meet their child support responsibilities, may structure their personal and financial affairs to avoid or minimise child support. Detecting these cases early helps us to guide these parents towards higher levels of commitment.

We focus our efforts on the small group of parents who actively avoid their child support responsibilities and who often operate outside government systems to evade their responsibilities by participating in the cash economy or acting fraudulently.

We also focus our efforts on the small group of receiving parents who under-report their income to unfairly maximise the amount of child support or Family Tax Benefit they receive.

Most parents want to do the right thing but if you find it hard to pay your child support in full and on time, contact us on 131 272 straight away to discuss your options.

How can overdue child support be recovered?

The legislation gives us powers to recover overdue child support through a number of ways, including:

- automatically deducting child support from your pay or income support payment
- working with banks to deduct money from your bank accounts
- working with third parties to pay the money to us on the paying parent's behalf
- intercepting tax return refunds
- stopping you from leaving the country
- taking you to court.

Help and information

If you have a question or concern about your child support, contact us on **131 272** or visit our website **www.csa.gov.au** for more information.

To view the publication *CSA: Supporting separated parents to meet their child support responsibilities 2008-2010*, or for more information about our collection methods, go to our website **www.csa.gov.au**



What you can do to help us help you

Tell us immediately about any changes to your circumstances

To ensure your child support assessment reflects your current situation, you need to tell us about any changes to your circumstances such as care arrangements, income, employment status or your address details.

We also encourage you to get in touch with us if you think you have information that will help us collect child support for your children or others. For instance:

- **If you know a parent who owes outstanding child support payments and is planning to leave the country**
In some cases, we can stop them leaving Australia until they make those payments or come to an arrangement with us.
- **If you believe the other parent has income we do not know about**
We are legally able to investigate a parent's financial situation. We work with other government agencies to gain additional information.
- **If you know a person who is avoiding their child support responsibilities**
Let us know, or you can contact the Australian Government Fraud Tip-off line on **131 524** as they also handle child support issues.

We always welcome information about parents who are avoiding their responsibilities, in particular where they work or live, or details about 'hidden' income.



Parents or children who live outside Australia



In this section:

- Applying for child support when one parent is overseas
- Earning foreign income
- Making international child support payments
- Collecting child support from paying parents overseas
- Varying your child support
- Receiving child support payments if you are overseas

Applying for child support when one parent is overseas

If one parent lives or is intending to move overseas, we may still be able to collect and transfer child support payments for the benefit of your children.

The CSA can work to help separated parents set up child support arrangements for their children when one parent lives overseas in certain countries. CSA can assess child support payments for parents, or assist parents to make child support payments to another country.

Australia has special arrangements for child support with a number of countries, known as reciprocating jurisdictions. Where one parent lives in a reciprocating jurisdiction, we work with them, or where necessary the relevant country, to set up child support payments.

Our relationship with reciprocating jurisdictions depends on International Agreements and how child support is administered in each country. For example, some reciprocating jurisdictions can only deal with court-ordered child support cases – these are known as excluded jurisdictions.

A list of reciprocating jurisdictions is available on our website **www.csa.gov.au** or call **+61 131 272** or **+61 3 6216 0864** (international call charges apply).

Parents living in New Zealand

An agreement between the Australian and New Zealand governments allows each country to collect child support payments on the other's behalf.

For more information about this agreement visit our website **www.csa.gov.au**

Earning foreign income

If you live and work outside Australia there are different rules about how your income is used to work out your child support assessment.

When you provide us with your overseas income you need to include the following:

- your income in the foreign currency that you were paid, not in Australian dollars
- the income you earned during the overseas financial year, not in the Australian financial year
- documentary evidence of that income.

You can declare this information by calling us on **+61 131 272** or **+61 3 6216 0864** (international call charges apply).

CSA will apply an appropriate exchange rate to convert foreign income into Australian dollars.

What happens if we don't have both parents' incomes?

If we do not have your correct income you may end up paying the wrong amount of child support or not receiving the right amount. Additionally, you may accumulate a child support debt.

If you don't provide income information and live in a reciprocating jurisdiction, we may request information about your income from an overseas authority.

To register for CSAonline, call us on +61 131 272 or +61 3 6216 0864. Go to page 56 for more information about CSAonline services.

Making international child support payments

The effectiveness of systems for administering child support varies between countries. Where payments can be established, there can sometimes be lengthy delays before Australian-based parents receive child support payments from other countries.

To avoid your payment being delayed unnecessarily or transferred into the wrong account, always tell us about:

- changes to your address and contact details, and
- changes to your bank account details.

Parents have two options for making child support payments from outside Australia: by mail or telegraphic transfer.

Mailpay

You can mail a cheque or bank draft to us. Please keep a record of your payment on the cheque butt, bank draft receipt or your statement.

Cheques and bank drafts should be made payable to 'Child Support Agency' and you must include your name and your 16-digit customer reference number.

Mail your payment to:

Child Support Agency
GPO Box 480
Hobart, Tasmania 7001

We pay the cost of converting overseas currency into Australian dollars. Please allow up to 25 working days for the funds to be cleared from your nominated bank account.

Credit Card

We are currently working to introduce credit card payments. Sign up to CSAonline if you are interested so we can advise you when it's ready to go.

Telegraphic transfer

Telegraphic transfer is a way of transferring money from your overseas bank to Australia. It's a safe and convenient way of making payments, with a record of each transfer appearing on your bank statement.

Payments should be transferred to:

| | |
|------------------------|--|
| Bank: | Reserve Bank of Australia |
| Address: | 20-22 London Circuit Canberra ACT Australia 2600 |
| BSB number: | 092009 |
| Account number: | 116755 |
| Account name: | CSA Official Receipts Account |
| SWIFT Code | RSBKAU2S |

Please note:

This process can be a more expensive option than international drafts as your bank will charge a fee to send each payment and an additional AUD \$20 processing fee is debited once these payments are received in Australia.

These fees are not charged by the Child Support Agency or the Reserve Bank of Australia. They are imposed by a third party that is associated with your bank for processing incoming payments.

Collecting child support from paying parents overseas

When a paying parent lives overseas (in a reciprocating country) and we have current contact details, the CSA's preferred option is to work with the parent to establish regular voluntary payments.

Where this is not successful, action may be taken to transfer the case to an overseas jurisdiction for collection. The CSA continues to work with a number of countries to improve processes for transferring cases for collection. Some countries require child support debts to be recognised through their court system before they can be enforced, a process which is often time consuming.

If a case is transferred overseas for collection the CSA has limited control over the collection process and is reliant on the co-operation of the reciprocating overseas authority to collect a child support debt on CSA's behalf.

Where we do not have the contact details of a paying parent who is believed to be living overseas the CSA will take steps to locate them. The ability of overseas authorities to assist with locating paying parents is limited. It is a difficult process which relies on information supplied by the receiving parent as well as the available cooperation and resources of overseas authorities. Where it is not possible to locate the paying parent, the CSA may not be able to take any further action.

Enforcement systems in overseas countries are not always timely or effective. Many of the collection powers available in Australia (for example salary deductions) are not available in other countries. In many countries court enforcement is the only option and often few cases are undertaken for overseas jurisdictions.

Parents should be aware that where payments can be established, there is often a considerable delay before regular child support is received.



Varying your child support

If you have an Australian child support assessment

If your circumstances change or you believe your Australian child support assessment does not accurately reflect your circumstances it is important that you contact the CSA to discuss the options available.

If you do not agree with a decision made by the CSA you may have the right to have the decision reconsidered. For more information go to page 54.

If your child support is determined by overseas authorities

When the CSA registers and enforces child support on behalf of authorities from reciprocating jurisdictions, the role of the CSA is to act as a collection agency on behalf of that country.

Generally, the child support assessment or court order is made under foreign law. This means any changes to the assessment or court order need to be made through the child support authority in the overseas jurisdiction.

However, in some cases an overseas child support assessment or court order can be varied by an Australian court. Contact the CSA on **+61 131 272** or **+61 3 6216 0864** (international call charges apply) to discuss your individual circumstances.

Varying your case if either you or the other parent is living in New Zealand

New Zealand assessments or court orders

If you have a New Zealand court order for child support or spousal maintenance that CSA has registered, any changes need to be made through the New Zealand authorities.

If you are a paying parent in Australia (with a New Zealand assessment) and the receiving parent is in New Zealand, call New Zealand Inland Revenue on **1800 504 042** (freecall unless calling from a mobile) or visit **www.ird.govt.nz/childsupport**

If your New Zealand child support assessment or court order has been registered with CSA and you want to discuss options for making payments, contact the Australian CSA on **+61 131 272** or **+61 3 6216 0864** (international call charges apply).

Australian assessments or court orders

If you have a case that has been referred to New Zealand for collection you will need to discuss any changes to your payment arrangements with New Zealand Inland Revenue. You can contact them on **0800 221 221**.

If your call relates to any changes to the assessment, please call the Australian CSA on **+61 131 272** or **+61 3 6216 0864** (international call charges apply).

Receiving child support payments if you are overseas

The CSA is only able to send money collected from the other parent and does not pay child support in advance. After collection, the money is disbursed internationally once a month. All payments collected in the relevant month are sent to the customer as one cheque the following month. For example, money received by CSA in July will be issued by cheque in mid-August. The time it takes to reach the receiving parent is dependent on their country's postal system. If you have an existing Australian bank account we can transfer payments into this account if this is your preferred option.

As a government agency, the CSA does not earn any interest on funds collected.

The CSA is unable to issue any form of emergency disbursement to our international customers overseas.

Funds are issued in the currency of the receiving country, not Australian dollars (AUD). Please be aware that we are unable to disburse funds less than AUD \$50.00 as they attract additional bank fees to our customers. The only exception is when the case has ended and the final payment is less than AUD \$50.00.

Currently the CSA cannot issue funds directly to a customer's overseas bank account. We can only issue payments in the form of international drafts (cheques) and post them to the address we have on our system, so it is important to keep your contact details up-to-date.

Keeping in touch

You have many options for contacting us while you're overseas. For a full list of contact details go to pages 57-58.



When things change



In this section:

- When to contact us
- Changes you need to tell us about
- If you decide to give your relationship another chance
- Your child is turning 18

When to contact us

When your circumstances change, contact us as soon as you can. We can't backdate most changes, and if we don't know your current details then your child support assessment might not be accurate.

You might pay too much child support or not receive the correct amount if there was a change to your circumstances and you didn't tell us about it. If you receive too much child support, we'll help you work out a repayment arrangement.

When your circumstances change, call us on **131 272**. You may also be able to use CSAonline.

If you're at risk of violence, contact us immediately—we can talk to you about available options and refer you to services that can help.



Changes you need to tell us about

Your contact details

- Postal address
- Telephone numbers
- Email address (if you have one)

Your bank account details

- Bank account name
- Bank account number
- BSB number

Your income

- Getting a job
- Losing your job
- Changing jobs
- An increase or decrease in your current income

Your children's details

- Care arrangements change
- If you have children with another partner
- Your children become legally adopted
- You and the other parent have another child together and want this child included in your child support assessment
- Your child marries or starts to live in a de facto relationship
- A parent or child included in the child support assessment dies

Moving overseas

- You move overseas
- The other parent moves overseas
- Your child moves overseas

You and the other parent decide to get back together

- Go to page 51 for more information.

Changes in special circumstances

If you believe your child support assessment doesn't reflect your, your children's or the other parent's special circumstances, you may be able to apply for a change of assessment.

To apply for a change to your child support assessment, your circumstances must fall within one of a number of reasons to seek a change. Just being unhappy with your assessment is not a reason to apply for a change of assessment.

For example, one of the reasons you can seek a change is because of high costs of caring for, educating or training the child in the manner expected by the parents.

Applying for a change of assessment is a formal process. You need to apply using a form. You will need to explain the reasons why your assessment should be changed, and provide detailed information to support your application.

Call us on **131 272** before you apply for a change of assessment. Sometimes a simple option is available.

The change of assessment process can take up to three months to complete and involves sharing a lot of information with the other parent. CSA will arrange a conference with you and the other parent, either in person or over the telephone. (CSA can arrange separate conferences if you don't want a joint conference).

More information is available in the *Changing your child support assessment* fact sheet, or The Guide available on our website **www.csa.gov.au**

If you decide to give your relationship another chance

We will suspend child support for six months if parents decide to get back together. It will be as though the child support assessment has ended. No child support will be payable, unless there are arrears, and no new outstanding payments will accumulate.

If you are the receiving parent, you can choose to end the assessment earlier in the reconciliation if you wish. If you are still together after six months, we will automatically end the child support assessment.

If one of you has another child support assessment with someone else, the children who are living with you will be treated as relevant dependent children in that assessment. Go to page 27 for information about relevant dependent children.

If you are a Centrelink customer and have a child support assessment, you need to tell both us and Centrelink. Centrelink will need to know your new income details and any other changes in your circumstances to reassess your family assistance and/or income support.

If you separate again

If you separate again within six months and the receiving parent didn't already choose to end the assessment, either parent can reinstate the assessment by simply telling us you have separated again. The paying parent will only start paying child support from the new date of separation.

If you receive a family assistance payment

If you get back together with your partner, your Family Tax Benefit Part A will be assessed on you and your partner's income. Depending on your income, you may not be entitled to receive Family Tax Benefit Part B. Child support will not be collected and won't affect your Family Tax Benefit Part A amount, unless you receive child support from another paying parent.

If you separate again within six months your child support will affect your Family Tax Benefit Part A immediately from the new date of separation:

- If we previously collected child support for you, we will start collecting again; your Family Tax Benefit Part A will be assessed on the child support collected.
- If you previously collected child support privately, you will need to collect child support from the other parent straight away; your Family Tax Benefit Part A will be assessed on the amount of child support you are entitled to receive.

If you separate again after six months either parent can apply for a new child support assessment.

If you do not apply for a child support assessment or request an exemption from applying for a child support assessment within 13 weeks of when you separate again, you will only receive the base rate of Family Tax Benefit Part A for your children from that relationship.

To suspend, end or reinstate your child support assessment call us on **131 272**.

Is your child turning 18 and still at school?

Your child support child

If your child turns 18 while attending full-time secondary school, you can apply to extend the child support assessment or agreement until the last day of the school year. In most cases the child will cease to be in full-time secondary education on the official last day of the school year or exam period for the level of study they were undertaking at the time the child turned 18. Unless there are special circumstances, the receiving parent must apply after the child turns 17 but before they turn 18.

Your relevant dependent child

If your child is about to turn 18 and in secondary school, you can ask us to continue to recognise them as your relevant dependent child until the end of the school year. You'll need to apply before the child's 18th birthday.

To apply or for more information call us on **131 272**.



Our services for you



In this section:

- Our commitment to you
- If you don't agree with a decision or are unhappy with our service
- Your choices for service
- Your information and privacy

Our commitment to you

Our Customer Service Commitment outlines what you can expect from us and the guiding principles we use to support the delivery of quality customer service to you.

You can expect us to:

- help you to manage your choices
- work with the individual circumstances of both parents
- do what we say
- make it easy for you to deal with us
- be trained and motivated to help you
- seek your feedback to help us do better
- respect your privacy.

These principles are the foundation that will drive customer service excellence and ensure you can make informed decisions, get in touch with services you need, contact us easily, and have your needs understood. We're also committed to working with you to help us do better.

To see the Customer Service Commitment go to our website **www.csa.gov.au**

If you don't agree with a CSA decision

Objections

You can formally seek a review (called an objection) if you believe a Child Support Agency (CSA) decision is wrong, not if you are simply unhappy with the decision.

If you don't agree with a CSA decision you can object in writing or by email (to most CSA decisions).

CSA writes letters to customers with decisions that can be objected to. Each letter includes a brochure *Your rights following CSA decisions* that provides information about objecting to decisions, review options and making a complaint.

Read the letter and any attachments carefully, and contact us if you are not sure about the contents or think the information may be wrong. This gives you and us a chance to correct misunderstandings.

When you object, CSA assesses the facts of your case and why and how the decision was made in a full, open review process. We then make a decision based on those facts and the law.

If you disagree with our decision, call us first on **131 272**.

To order a free copy of the brochure *Your rights following CSA decisions* go to our website **www.csa.gov.au** or call the Publications Hotline on **1800 040 972**.

After CSA has made a decision on your objection and you still disagree, you may apply to the Social Security Appeals Tribunal (SSAT).

Appealing to the SSAT

After CSA has made a decision on your objection and you still disagree, you may apply to the Social Security Appeals Tribunal (SSAT).

The SSAT cannot consider an appeal unless CSA has considered and notified you of the result of your objection.

In some cases you can apply to the Administrative Appeals Tribunal (AAT) and/or apply to a court.

When you appeal to the SSAT, the other parent will be notified about your appeal and be provided with copies of some paperwork with personal contact details removed.

To find out more go to our website **www.csa.gov.au** and click on 'Objections process'.



Making a complaint

We take all complaints very seriously. We recognise that we do not always get it right and we value feedback that allows us to improve our services and processes.

We are working to provide excellent customer service. However, if you are not satisfied with the service we've provided, or you do not agree with our actions, you can make a complaint.

If you would like to make a complaint follow these steps:

1. Contact us on **131 272** and speak to a Customer Service Officer. They will try to solve the problem or let you know if you can object to our decision.
2. If you are still not satisfied you may ask to speak to the Customer Service Officer's Team Leader.
3. If you are still not satisfied, call our Complaints Service on **132 919** and speak to a Complaints Resolution Officer who can look at your complaint independently.

Commonwealth Ombudsman

If you've been unable to resolve a complaint with us you may wish to contact the Commonwealth Ombudsman.

The Commonwealth Ombudsman considers and investigates complaints from people who believe they have been treated unfairly or unreasonably by an Australian Government department or agency.

Call the Ombudsman's office on **1300 362 072**.

Parentage testing and child support

If a person believes they are not the parent of a child, or if they don't have proof of the parentage of the child, they can apply to the Family Courts for a declaration of parentage.

The court can order a DNA test to determine parentage of the child, and the results are viewed by the court as conclusive evidence of parentage for child support purposes. The court is then able to make an order to start or end a child support assessment.

For more information about parentage go to *The Guide* on our website **www.csa.gov.au**

Call us on **131 272** if you have questions.

We take all complaints very seriously. We learn from your feedback and seek to right any 'wrongs' as part of our complaints process.

Child support and the Family Courts

The child support legislation allows parents to apply directly to a court with family law jurisdiction on a limited range of matters. These courts are—the Family Court of Australia, the Federal Magistrates Court, the Supreme Court of the Northern Territory, the Family Court of Western Australia and courts of summary jurisdiction in each state.

While the courts have a limited role in child support matters, they can handle certain appeals from the Social Security Appeals Tribunal. They can make orders to enforce payment of child support arrears and orders for child support to be refunded where the payer of child support is not liable. The court can also make orders for parentage testing and child maintenance.

For more information about child support and the courts go to *The Guide* on our website **www.csa.gov.au**



Your choices for service

CSAonline

CSAonline offers you a range of convenient child support services when and where it suits you. It's quick, easy and secure, giving you more choice and saving you time.

What you can do in CSAonline:

- check your latest account information
- view and update your personal details
- check when payments are due and how much
- access most CSA letters
- tell us about changes in care arrangements for your children
- tell us about changes to your income
- complete a general enquiry form to get in touch with us.

How to enrol

You will need your 16-digit customer reference number, which you can find on any mail you've received from us, then follow these steps:

- go to **www.csa.gov.au**
- select 'Login to CSAonline' button
- select 'Enrol online'
- answer some questions to confirm your identity
- enter and confirm your CSAonline password
- enter your email address
- consider and accept the terms and conditions.

International customers

CSAonline services and enrolment procedures for parents who live overseas are different. Contact us on **+61 131 272** or **+61 3 6216 0864** (international call charges apply) to register.

Help and information

For help and information about CSAonline, go to **www.csa.gov.au** or call the CSAonline helpdesk on **1800 637 445** between 8.30am and 4.45pm, Monday to Friday.

Call us

General enquiries

Phone **131 272** (local call charge, excluding mobile and public phones).

Our national telephone network is designed to give you a fast and confidential service. Although you may not always speak to the same person, our people can talk to you about your options and help with your child support.

When to call

Office hours are generally 8.30am – 4.45pm (local time), Monday to Friday. Customer service centres may be closed on national and state public holidays.

Your customer reference number

Have your 16 digit customer reference number handy so you can enter it when prompted. This ensures your call is directed appropriately.

Your identity

Each time you call, you will be asked for some personal details to confirm your identity. We do this to protect your privacy before we access your confidential records. You can choose to use a password for greater protection.

Call recording

Most calls are recorded and may be monitored for quality assurance and training purposes.

The conversation

Brief details of the conversation are noted on your record, and any decisions or undertakings are documented. At any time, you can ask the Customer Service Officer to tell you what they have documented.

Receipt number

We'll give you a receipt number at the end of each phone call, as part of our customer service guarantee. Keep a record of your receipt numbers for fast resolution of issues.

Calling from outside Australia

Calling from New Zealand
Freecall **0800 440 953**

Calling from other countries
Phone **+61 131 272**
(international call charges apply)

Overseas cases team
Phone **+61 3 6216 0864**
(international call charges apply)

To call us from outside Australia:

1. Dial your country's international dialling code. This varies depending on your country or region. If you are unsure of the code for your region, contact your local telephone service provider.
2. Then dial Australia's country code (61).
3. Then dial **131 272**.

If you have a hearing or speech difficulty

Teletypewriter (TTY)
Phone **1800 631 187**

National Relay Service
Phone **133 677** (then quote '131 272')

Do you need interpreting help?

If you do not speak English and need help from the Child Support Agency, ring the Telephone Interpreting Service (TIS) on **131 450**. TIS will set up a three-way conversation between you, an interpreter and a Customer Service Officer.

Child Support Info Service

Phone **131 107**

The Child Support Info Service is an automated telephone service that gives receiving parents information about their child support account 24 hours a day, seven days a week. It's available to parents who have asked us to collect their child support. All you need is your customer reference number, a touch-tone telephone and a personal identification number (PIN). Your PIN is at the bottom of the letter telling you about the service, or call us on **131 272** if you have lost or don't have a PIN.

Other useful phone numbers

Publications hotline
Phone **1800 040 972**

Complaints
Phone **132 919**
Fax **1800 062 610**

Change of assessment
Phone **131 141**

Freedom of information
Phone **131 272**

Employer enquiry service
Phone **131 272**

Media enquiries
Phone **(02) 6272 8763**
Email **media@csa.gov.au**

CSAonline helpdesk
Domestic customers:
Phone **1800 637 445**

International customers:
Phone **+ 61 131 272 or +61 3 6216 0864**
(international call charges apply)

Payments hotline
Phone **1800 241 272**

Notes

- Calls to '13' numbers from fixed lines can be made within Australia for not more than the cost of a local call (call charges may vary depending on the phone service provider)
- Calls to '1800' numbers from fixed lines are free
- Calls to '13' and '1800' numbers from mobiles may be charged at a higher rate.

Visit us

You can always visit an office nearest to you. Our Customer Service Officers can support you with helpful booklets and tools, information about local organisations offering assistance, and applications, calculations and payments.

We are located in all capital cities and many regional centres. For locations go to our website **www.csa.gov.au** or call **131 272**.



Your information and privacy

Freedom of information

The *Freedom of Information Act 1982* ('the FOI Act') was introduced to extend the right of every person to access information held by government unless certain exceptions and exemptions apply.

Documents about you

You may want copies of documents CSA has about you. Wherever possible we will give this information to you without requiring you to apply under the FOI Act. Call us on **131 272** to discuss whether a document can be released without an FOI request.

Documents about the other parent

If you want copies of documents containing information about other people, you need to make a written request under the FOI Act. This includes requests for copies of letters or records of telephone conversations about you between us and another person. Documents exchanged between us and the other parent may contain information that cannot be released to you. We'll determine what documents, or parts of documents, can be released to you under the Act.

For information about how to make an FOI request go to our website www.csa.gov.au or call us on **131 272**.

We place great emphasis on protecting your privacy.

Your privacy

We are required by law to collect certain information about you and your family for child support purposes. We understand that some of this information is sensitive and we place great emphasis on protecting your privacy.

We are bound by the Information Privacy Principles of the *Privacy Act 1988*. There are 11 Information Privacy Principles that regulate the treatment of personal information, and they set out the standards for information collection, storage, security, correction, use, disclosure and access.

We are also subject to the secrecy provisions in our legislation. These restrict the communication of our customers' personal information and specify when and to whom we can lawfully release information.

If your child support is deducted from your pay, your employer must respect your privacy. They cannot tell anyone that they deduct child support from your pay.

Information we collect

We are required by law to collect certain information for child support purposes and the child support legislation gives us specific powers to do this. For example, we may obtain information about you from other government agencies such as the Australian Taxation Office, Centrelink and the Department of Immigration and Citizenship.

Where we collect personal information from you about yourself, we must take reasonable steps to ensure you know why we are seeking the information and if the law requires or authorises us to collect the information. We must also tell you about any person or other organisation we usually give your information to.

Authority to use taxation information

The secrecy provisions of the child support and taxation legislation authorise information to be exchanged between us and the Australian Taxation Office (ATO), including your Tax File Number (TFN).

We can ask you to provide your TFN. However, we can obtain your TFN directly from the ATO without first requiring consent from you to do so.

Who do we pass your information to?

We are required by law to pass on some of your information to the other parent, such as information we use to work out your assessment. This is so they understand how the assessment has been calculated. Information such as your contact details will not be passed on.

We may provide your information to other government agencies, such as:

- Centrelink
- Australian Taxation Office
- Social Security Appeals Tribunal
- Department of Families, Housing, Community Services and Indigenous Affairs
- Department of Human Services
- Department of Veterans' Affairs
- Department of Immigration and Citizenship
- Attorney-General's Department
- A law enforcement agency
- Commonwealth investigation or auditing agencies such as the Ombudsman, the Privacy Commissioner or the Australian National Audit Office.

We may provide your contact details to people contracted by us to deliver services to separated parents. You are not obliged to participate in any of these programs.

Participating in market research

We're committed to continuous improvement. From time to time, we conduct market research to find out what you think about a range of child support issues and services.

We may provide your contact details to external companies contracted to conduct research to improve the service we deliver. If we provide your details to a company for market research, your information will be kept secure and will not be used by that company for any other purpose.

If you participate in market research, results never reveal the identity of any person who takes part. Any comments you make will not affect the service or treatment you receive from us. If you decide not to take part in market research, this will not affect the service or treatment you receive from us either.

If you don't want to participate in market research, complete and post the tear-off panel at the back of this publication or call us on **131 272**. We'll place you on our 'Do not contact for market research' list.

Find out more

If you are concerned that CSA has breached your privacy, please contact us on **131 272** and ask to speak to a Privacy Officer.

For more information about our collection, use and disclosure of information go to *The Guide* on our website **www.csa.gov.au**

For more information about privacy generally, go to the Privacy Commissioner's website **www.privacy.gov.au**

Centrelink and the Family Assistance Office



In this section:

- Family Tax Benefit
- Changes you need to tell Centrelink and the Family Assistance Office about

Centrelink administers income support payments for the Australian Government. Family assistance payments are also administered by Centrelink on behalf of the Family Assistance Office.

The Australian Government offers a range of payments through the Family Assistance Office to support families with their work and family responsibilities. Each payment is different, depending on the needs of each family, and your family may be entitled to more than one of these payments.

The main family assistance payments are:

- **Family Tax Benefit Part A**—this is the most common payment to help you with the cost of raising children and is paid per child. It includes a supplement per child which is available after the end of the financial year.
- **Family Tax Benefit Part B**—gives extra assistance to single parent families and to two-parent families with one main income. It includes a supplement per family which is available after the end of the financial year.
- **Child Care Benefit**—helps with the cost of child care.
- **Child Care Tax Rebate**—additional help for working families with the cost of child care.
- **Baby Bonus**—helps with the cost of caring for a new baby.
- **Maternity Immunisation Allowance**—to encourage parents to immunise their children.

You may be entitled to other assistance, for example:

- Rent Assistance
- Health Care Card
- Large Family Supplement
- Multiple Birth Allowance
- Double Orphan Pension
- Lower threshold of the Medicare Safety Net.

Other assistance may also be available, such as Carer Allowance and Parenting Payment.

Facts about Family Tax Benefit

Family Tax Benefit Part A is the most common payment to help you with the cost of raising your children.

You don't have to be a parent to be entitled to Family Tax Benefit Part A. For example, you could be a foster carer or grandparent with children in your care.

If you share the care of a child for 35 per cent or more of the time (128 nights or more a year), you may be entitled to Family Tax Benefit Part A and Family Tax Benefit Part B based on the time the child is in your care.

Single parent families may receive the maximum rate of Family Tax Benefit Part B, based on the age of their child and the level of care.

Changes you need to tell the Family Assistance Office and Centrelink about

Contact the Family Assistance Office or Centrelink immediately if:

- there's a change to your family income (including tax exempt foreign income and fringe benefits)
- there's a change in your marital status
- a child enters or leaves your care
- your child support payments change
- you leave Australia (temporarily or permanently)
- there's a change in your child care arrangements
- a child starts or leaves school
- your shared care arrangement changes
- you think your child aged over 16 will earn over the income limit
- you change your address.

Help and information

Family Assistance Offices are located in Medicare Australia, Centrelink and Australian Taxation Office shopfronts. To find an office near you or for more information go to **www.familyassist.gov.au** or call **136 150**.



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Useful contacts

Government services

Centrelink

Appointments: Phone **131 021**
Multilingual: **131 202**
TTY: Freecall **1800 810 586**
Website www.centrelink.gov.au

Commonwealth Ombudsman

Phone **1300 362 072**
Website www.ombudsman.gov.au

Department of Veterans' Affairs

Phone **133 254**
Website www.dva.gov.au

Family Assistance Office

Phone **136 150**
Website www.familyassist.gov.au

Family Relationship Advice Line

Phone **1800 050 321**

Family Relationship Centres

Phone **1800 050 321**
Website www.familyrelationships.gov.au

Fraud tip-off line

Phone **131 524**

Medicare Australia

Phone **132 011**
Website www.medicare.gov.au

Social Security Appeals Tribunal

Phone **1800 011 140**
Website www.ssat.gov.au

Legal help

Family Law Courts' National Enquiry Centre

Phone **1300 352 000**
Website www.familylawcourts.gov.au

Law Council of Australia

Website www.familylawsection.org.au

Legal Aid Offices

Website www.nla.aust.net.au

Solicitor's hotline

Phone **1800 004 351** (Australian cases)
Phone **1800 180 272** (International cases)

Counselling and support services

beyondblue

Phone **1300 224 636**
Website www.beyondblue.org.au

Centacare

Phone **1300 138 070**

Domestic violence

Crisis lines are listed inside the front cover of your telephone book

Family Relationship Services Australia

Website: www.frsa.org.au

Kids Helpline

Phone **1800 551 800**
Website www.kidshelp.com.au

Lifeline

Phone **131 114**
Website www.lifeline.org.au

Mensline Australia

Phone **1300 789 978**
Website www.menslineaus.org.au

Relationships Australia

Phone **1300 364 277**
Website www.relationships.com.au

Stepfamilies Australia

Website www.stepfamiliesaustralia.org.au

Telephone Interpreting Service

Phone **131 450**

The Australian Financial Counselling and Credit Reform Association

Website: www.afccra.org

Advocacy groups

Dads in Distress

Phone **1300 853 437**
Website www.dadsindistress.asn.au

Lone Fathers Association

Website www.lonefathers.com.au

National Council of Single Mothers and their Children

Phone **1300 725 470**
Website www.ncsmc.org.au

Shared Parenting Council

Website www.sPCA.org.au



Australian Government

Child Support Agency

www.csa.gov.au

131 272