

INCOME REPORTING

This factsheet provides information about reporting income to Centrelink.

This factsheet covers:

- What does 'income' mean to Centrelink?
- How and when do I report my income?
- What can I do if there's been a mistake in my reporting?
- What happens if I don't report correctly?
- What can I do to make sure I am not overpaid?

Accurately reporting your income is important to help Centrelink calculate the amount of payment you are entitled to receive.

What does 'income' mean to Centrelink?



Income means an amount you earn, derive or receive for your own use or benefit. This can include:

- Wages
- Profit
- Some regular payments received as a gift or allowance
- Interest from investments
- Rent paid to you
- Royalties

The amount you report to Centrelink must be based on your gross income. Even if tax or super is deducted from your take home payment you must report the full rate to Centrelink.

Some payments are not defined as income, for example government rent assistance, NDIS payments and emergency relief.



If you think a payment you received does not fall under Centrelink's definition of income, speak to a Centrelink officer at a service centre or call 133 276 to clarify.

If Centrelink tells you that a certain payment is not counted as income or will not affect your payment, make sure to obtain a receipt number for this conversation from the Centrelink officer.

If Centrelink classifies you as a member of a couple, you must report your partner's income as well as your own. See our factsheet 'Single or Member of a Couple' for more information on how Centrelink determines if you are a member of a couple.

How and when do I report my income?



You must report your income every fortnight to continue receiving your Centrelink payment. You may be exempt from this requirement, for example if you are unemployed. You must receive confirmation from Centrelink that you are exempt.

You can report your income online through MyGov, or the Express Plus Centrelink application, or by telephone on 133 276 or in person at a service centre.

It is a good idea to match up your pay periods with Centrelink's fortnightly reporting periods. This will make your reporting more accurate and reduce the likelihood of an overpayment.

You must report the amount you earned in the fortnight, even if you have not received the money by the end of the fortnight.

If you've been paid very little or nothing in a fortnight, you must still report.



If you receive a one-off payment you must tell Centrelink about this payment within 14 days of receiving it.

One-off payments can include a bonus, commission, scholarship, grant, inheritance, gifts or lottery wins. The one-off payment may affect the rate of Centrelink payment you are entitled to.

Compensation payments are assessed differently to one-off payments. See our factsheet 'Compensation Preclusion Periods' for information on what to do if you have received compensation.

What can I do if there's been a mistake in my reporting?

If your earnings have been reported incorrectly for a few fortnights, you can tell Centrelink and they will amend your records. If you have been overpaid, Centrelink will recover the overpaid amount from you. You can negotiate a payment plan with Centrelink to ensure that this recovery does not place you in financial hardship.



If your earnings have been reported incorrectly by a significant amount, or for a significant period of time, it is a good idea to receive legal advice from one of NSSRN's member centres. You must also ensure that you start to report your income correctly.

Centrelink sends you a letter every three months with a summary of the payments made to you and the income and asset information they have used to determine the rate paid. Make sure to check this letter against your records. If you notice incorrect or missing information, let Centrelink know as soon as possible.

What happens if I don't report correctly?



If you don't report your income correctly Centrelink may overpay you and raise this as a debt which you will have to repay.

If you deliberately or recklessly made false statements or failed to provide Centrelink with timely or correct information to receive more money than you were not entitled to, you may be investigated and referred to the Commonwealth Department of Public Prosecution for social security fraud.

If you are being prosecuted for Social Security Fraud you should seek advice from your local member centre.

See our factsheet on 'Centrelink Debts' for more information on what to do if a debt is raised against you.

What can I do to make sure I'm not overpaid?



To avoid overpayment, debts and prosecution, you can follow these best practices:

- Report your gross income every fortnight
- Report your partner's income every fortnight if you are required to do so
- Let Centrelink know about any changes to your circumstances within 14 days of the change occurring
- Read the statement letters sent to you by Centrelink and contact Centrelink if any part of the statement seems incorrect or unclear
- Always get a receipt number when you contact someone at Centrelink
- Keep diary notes of your conversations with Centrelink
- Keep your payslips and any other records of your income

This factsheet was informed by previously published factsheets from Basic Rights Queensland.

This factsheet does not constitute legal advice.

Please contact any of our member centres if you wish to obtain free legal advice.
Find your closest member centre at www.ejaustralia.org.au