

Help for Your Family fact sheet

Financial assistance



A range of financial assistance is available to families of children with disability as well as support that is available to all families.

Where do I start?

Every family is different and the financial support available to you will depend on your individual circumstances. It can be complex working out what assistance you and your family might be eligible for. For information and advice, start by contacting:

Disability Sickness and Carers Line

Call 132 717

<https://www.servicesaustralia.gov.au/>

Online Services Support Hotline

MyGov and Services Australia are the central points to access government online services such as Medicare, Centrelink and the NDIS. To access MyGov you need to register first.

Call 132 307

<https://my.gov.au>

Financial assistance for families with children with disability

Carer Allowance

This is a payment of approximately \$159 a fortnight for people who provide daily care and assistance to someone with a disability, medical condition, or who is frail aged.

Children under 16 years old who are being cared for also get a Health Care Card.

To receive the Carer Allowance, you must be an Australian resident, and you and your partner's combined income must be less than \$250,000 a year. You can receive this allowance for each eligible person you care for. This means if you have more than one child with disability, you receive the allowance for each eligible child. If you have multiple children who don't quite meet the threshold, their combined care needs may mean you are still eligible to receive the Carer Allowance.

<https://www.servicesaustralia.gov.au/carer-allowance>

Carer Payment

This is a fortnightly payment of up to \$1,000 (more for couples). It is for people who provide substantial daily care and assistance to someone needing constant care with a disability, a medical condition, or who is frail aged. If you qualify for the Carer Payment you will also receive the Carer Allowance.

To receive the Carer Payment, you must be an Australian resident and earn less than the cut-off point of approximately \$60,000 (single) or

\$92,000 (couple). How much you receive will be scaled, depending on what you and your partner earn.

<https://www.servicesaustralia.gov.au/carer-payment>

Carer Supplement

This is an annual lump sum payment of \$600, paid on 1st July. You will automatically get the Carer Supplement if you are receiving Carer Allowance or Carer Payment.

<https://www.servicesaustralia.gov.au/carer-supplement>

Child Disability Assistance Payment

This is an annual lump sum payment of \$1,000 on the 1st of July that helps with the costs of caring for a child with disability. You automatically get the Child Disability Assistance Payment if you are receiving the Carer Allowance or Carer Payment, **and** you are caring for a child younger than 16.

<https://www.servicesaustralia.gov.au/child-disability-assistance-payment>

Carer Adjustment Payment

A one-off payment to assist families following a catastrophic event where a child younger than seven is diagnosed with a severe disability or severe medical condition. You need to apply for this.

<https://www.servicesaustralia.gov.au/carer-adjustment-payment>

Assistance for Isolated Children Scheme

This provides support for students who cannot go to an appropriate government school because of geographical isolation or because they have a disability or special health needs.

<https://www.servicesaustralia.gov.au/assistance-for-isolated-children-scheme>

In Home Care

In Home Care (IHC) is a flexible form of early childhood education and care where an educator provides care in the child's home. It is restricted to families who can't access other forms of care. This can include children with complex disability who can't access early childhood education elsewhere.

<https://www.education.gov.au/early-childhood/about-early-childhood-education-and-care-australia/approved-care-types/home-care>

Help with the cost of child care, kinder, school, and outside school hours care (OSHC)

Child Care Subsidy

The Child Care Subsidy helps with the cost of childcare and outside school hours care for children until the age of 13. Children with disability aged 14 to 18 may be eligible.

To get the Child Care Subsidy, you need to do recognised activities (generally paid work). The Carer Allowance and the Carer Payment entitle you to the Child Care Subsidy for all your children (not just the children who have a disability).

If you receive the Carer Allowance, you can access up to 72 hours of subsidised care a fortnight per child.

If you receive the Carer Payment, you can access up to 100 hours of subsidised care a fortnight per child.

This is helpful for single-parent families who are not in paid work or in two-parent families where one parent is not working.

The Child Care Subsidy can be used for outside school hours care, including school holiday programs.

<https://www.servicesaustralia.gov.au/child-care-subsidy>

<https://www.servicesaustralia.gov.au/other-circumstances-affect-number-subsidised-hours-you-get>

Free kinder

The Victorian Government provides five to 15 hours of free three-year-old kinder a week, and 15 hours of free four-year-old kinder a week. It doesn't matter if your child attends a long-daycare centre or a standalone kindergarten.

<https://www.vic.gov.au/best-start-best-life-kindergarten-sector-guide-0/free-kinder>

Help with school costs

There are options to help families who have significant financial difficulties with the costs of school.

<https://www.vic.gov.au/help-school-costs-and-fees#help-from-state-schools-relief>

Help with the cost of diagnosis

Complex neurodevelopmental disorder and eligible disability

This is part of Medicare and can help with the cost of getting a diagnosis. A referral from a medical practitioner is required. It helps pay for the cost of the paediatrician or specialist. It can also help pay for assessments from allied health professionals.

<https://www.servicesaustralia.gov.au/mbs-billing-for-complex-neurodevelopmental-disorders-and-eligible-disabilities>

You cannot use your child's NDIS plan to pay for the cost of diagnosis. However, reports from your child's speech pathologist or occupational therapist, which may assist your child's paediatrician to make the diagnosis, can be used to provide the NDIS with evidence of your child's functional capacity.

Support to cover health costs

Medicare

Medicare helps with the costs of seeing a doctor, getting medicines, and accessing mental health care.

<https://www.servicesaustralia.gov.au/medicare>

Health Care Card

A concession card to get cheaper medicines and some discounts if you get a payment from Centrelink.

You don't need to apply for a Health Care Card. If you are eligible a card is posted to you.

PBS Safety Net Card

When you reach the threshold, you can apply for a PBS Safety Net Card. This card lets you get cheaper medicine for the rest of the year.

<https://www.servicesaustralia.gov.au/pbs-safety-net-card-application?context=22016>

Continence Aids Payments Scheme (CAPS)

A yearly payment to help with the cost of continence products for children who are not eligible for the NDIS.

Call 1800 239 309

<https://www.servicesaustralia.gov.au/continence-aids-payment-scheme>

Essential Medical Equipment Payment

A yearly payment to help with energy costs to run medical equipment or medically required heating or cooling.

<https://www.servicesaustralia.gov.au/essential-medical-equipment-payment>

Mental health treatment plan

This is a treatment plan that lets you claim up to 10 sessions each calendar year with a mental health professional. Health professionals set their own fees. If they bulk bill, you won't have to pay anything, but if they charge a fee, only some of the costs are covered. Ask your GP for more information.

<https://www.servicesaustralia.gov.au/mental-health-care-and-medicare?context=60092>

<https://www.healthdirect.gov.au/mental-health-treatment-plan>

Free mental health supports

There are free mental health supports available for children and families.

<https://www.acd.org.au/finding-mental-health-support-for-your-child/>

<https://www.acd.org.au/counselling-and-support/>

Smile Squad

All Victorian government school students can access free dental care through Smile Squad.

<https://www.health.vic.gov.au/smile-squad>

Free public dental health care

All children aged 0-12 and children aged 13-17 who hold a healthcare card can access free public dental health care funded by the Victorian Government.

<https://www.dhsv.org.au/our-services/dental/services-for-children-and-teens>

Child Dental Benefit Schedule

Children aged 0-17 who are eligible for Medicare and if you are getting Family Tax Benefit Part A can get the Child Dental Benefit Schedule.

<https://www.servicesaustralia.gov.au/child-dental-benefits-schedule>

Financial support for families

Parenting Payment

This is the main income support payment if you are the main carer of a young child who is under 14 (if you are single), or under six (if you have a partner). This payment is income and assets tested.

<https://www.servicesaustralia.gov.au/parenting-payment>

Family Tax Benefit

This is a two-part payment that helps with the cost of raising children:

- Family Tax Benefit (FTB) **Part A** is paid per child and the amount depends on your family's circumstances
- Family Tax Benefit (FTB) **Part B** is paid if you're a single parent or non-parent carer, a grandparent carer, or if you're a couple with one main income

<https://www.servicesaustralia.gov.au/family-tax-benefit>

One-off financial assistance

No Interest Loans (NILS)

These are loans of up to \$2,000 for essentials such as appliances, car repairs, or a new computer with no interest to pay.

<https://goodshep.org.au/services/nils>

Escaping Violence Payment

This payment is available to help women who are escaping violence and experiencing financial stress. Support can include up to \$1,500 in financial assistance and goods and services such as removalists, bonds, or basics for a new home.

<https://www.unitingvictas.org.au/services/family-services/family-violence-services/escaping-violence-payment/>

Extended Families' Carer Rebalance

This support program provides funding for health, well-being, respite, and study support for carers of children with disability.

<https://www.extendedfamilies.org.au/support-programs/rebalance/rebalance>

Variety

Variety offers a range of grants and scholarships for children with disability.

<https://fundraise.variety.org.au/how-we-help>

Carer Gateway

Carer Gateway and local carer services can provide limited, one-off financial assistance.

<https://www.carergateway.gov.au/>

Financial support for young people with disability

Disability Support Pension

This provides financial help if you are 16 and older and have a permanent physical, intellectual, or psychiatric condition that stops you from working more than 15 hours a week.

<https://www.servicesaustralia.gov.au/disability-support-pension>

Ex-Carer Allowance (Child) Health Care Card

This is for full-time students aged between 16 and 25 who had a Carer Allowance Health Care Card on the day before they turned 16. It gives you cheaper medicines and extra discounts.

<https://www.servicesaustralia.gov.au/ex-carer-allowance-child-health-care-card>

Other support

Carer (we care) Card

This is in the name of the parent of the child with disability. Foster, kinship, and permanent carers are also eligible. You can use the card without your child being with you for discounts on shopping and services, and on public transport.

<https://www.carercard.vic.gov.au/>

Companion Card

This is in the name of the child with disability because they require one-on-one assistance to get out and about due to their disability or condition. These cards enable parents and support workers to go with children to events and activities free of charge. To be eligible for a Companion Card, your child must have a significant and permanent disability. You must show evidence that they need support to attend events and activities and be a permanent resident or an Australian citizen.

<https://www.companioncard.vic.gov.au/>

Concession Information Line

Concessions for Health Care Card holders on council rates, water, gas, and electricity bills.

Call 1800 658 521

<https://services.dhhs.vic.gov.au/about-concessions>

Vehicle registration

Discounted vehicle registration is available to Health Care Card holders.

<https://www.vicroads.vic.gov.au/>

Food relief

Find your local food relief service.

<https://www.askizzy.org.au/food/>

National Debt Helpline

Free financial counselling.

Call 1800 007 007 (Mon-Fri)

<http://www.ndh.org.au>

Social Security Rights Victoria (SSRV)

Call 03 9481 0355 (metro) or 1800 094 164 (rural)

<https://www.ssrp.org.au/>

Free services for families

- Support Line
- Workshops
- Information
- Peer support

