Australia benefits and assistance handbook

Entrant guide for newcomers and established residents

Reviewed 15 October 2026

Start with your visa, then your state or territory, then the particular program. Australia does not have one benefits package that everyone receives after arrival. Medicare, Centrelink, education funding, housing assistance and charitable support each use different eligibility rules. This guide helps you identify the right route, assemble the evidence and ask for an assessment before spending money or relying on a payment.

The handbook contains 80 detailed articles covering healthcare, family payments, income support, disability, education, scholarships, paid placements, language training, housing, food, utility assistance, legal help and enterprise support. It also includes guidance for all eight states and mainland territories, worked application examples and a deadline checklist. All amounts are Australian dollars. A maximum is a ceiling, not a promised award.

Links beneath each article lead to the responsible government agency, program administrator or direct service provider. An ongoing program may have local queues or limited funding. A scholarship directory is not an open award, and a closed round is identified as such. This guide covers major national routes and substantial state examples; it cannot list every council grant, university bursary or neighbourhood charity.

Use the linked program index to move directly to an article. Keep a record of the source page, application date, confirmation number and renewal deadline. Recheck the live rules when your visa, family, income or address changes.

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Start with your immigration status

Permanent residents

Permanent residence usually opens access to Medicare when you live in Australia, but does not remove every Centrelink waiting period. A newly arrived resident may qualify for a Medicare card and for Child Care Subsidy while being unable to receive JobSeeker immediately. Do not use a refusal for one payment as proof that you cannot obtain any help.

For many people granted PR from 1 January 2019, the newly arrived resident's waiting period is four years for payments such as JobSeeker, Austudy, Youth Allowance and Parenting Payment, two years for Carer Payment and Parental Leave Pay, and one year for Carer Allowance and Family Tax Benefit Part A. Family Tax Benefit Part B and Child Care Subsidy do not have that waiting period, although their other conditions remain. Earlier visa grants, particular family visas and exemptions can produce different results.

Ask Services Australia to calculate your dates using your visa history and time physically in Australia. Overseas absences can affect the calculation. Humanitarian exemptions, a substantial change in circumstances or another specific rule must be assessed rather than assumed. Age Pension and Disability Support Pension have separate qualifying-residence rules.

For higher education, distinguish a Commonwealth supported place from a HELP loan. An ordinary permanent resident may qualify for a subsidised university place but still need to pay the student contribution upfront. Read article 39 before accepting a course on the assumption that HECS-HELP will cover it.

New resident waiting periods

Waiting-period exemptions

Commonwealth supported places

Citizens and returning Australians

Citizenship does not replace an assessment of where you live, your income, assets or the residence history required for a pension. A returning citizen should update Medicare and Centrelink, provide evidence of the move and disclose overseas income and assets where requested. Do not assume an Australian passport means a benefit continues unchanged during a long overseas absence.

An Australian citizen beginning to live in Australia for the first time can encounter a separate two-year Parenting Payment residence requirement. A returning older person should have Age Pension residence and international-agreement rules assessed. The relevant question is not simply when you received citizenship.

Check family payments, employment assistance, concessions and education support through their ordinary rules. If your children or partner remain overseas, explain the actual household and care arrangement. A payment for a child living in Australia should not be claimed merely because you send money to a child abroad.

Moving to Australia and payments

Age Pension residence rules

New Zealand citizens

New Zealand citizens need a separate assessment. A Special Category visa, a protected Special Category visa, permanent residence and Australian citizenship are different categories for social security. Do not assume that being able to live and work in Australia means you qualify for every Centrelink payment.

Some family payments and concession-card routes can be available without a permanent visa. Certain non-protected SCV holders who have lived continuously in Australia for at least ten years may qualify for a single period of up to six months of JobSeeker or Youth Allowance, subject to all conditions. That limited route is not permanent unemployment coverage.

Medicare access when living in Australia differs from reciprocal hospital care during a visit. HELP loans have their own long-term residence rules for eligible New Zealand applicants, including some people who move from an SCV to PR. Have the university assess your history before the census date.

New Zealand citizens claiming payments

Medicare enrolment

Study Assist questions for non-citizens

International students

A student visa generally does not provide ordinary access to Centrelink living allowances, HELP loans or every state concession. Your practical routes include institutional scholarships, research stipends, emergency bursaries, food support, tenancy advice, workplace protections and any state program that accepts your exact visa.

Maintain the health insurance required by your visa, usually Overseas Student Health Cover, and understand its exclusions and waiting periods. A reciprocal healthcare agreement can affect some students, but it does not automatically replace the visa's insurance obligation. Ask the insurer about pregnancy, prescriptions, mental health, dependants, ambulance services and treatment already underway.

Research Training Program scholarships can include international research students. Commonwealth Prac Payment generally targets eligible domestic students in specified courses; do not assume an unpaid placement creates entitlement. State transport concessions also differ: an ordinary international student in NSW should not assume the same entitlement as a domestic student, while specified scholarship holders have exceptions.

If you work, minimum workplace protections apply. Keep payslips and records of hours, and check your visa's work conditions separately. A university's permission for a placement does not answer every employment-law or immigration question. If hardship threatens your studies, contact student support before missing tuition or withdrawing.

International research scholarship eligibility

Student workplace protections

NSW tertiary transport concessions

Temporary workers and working holiday makers

A work visa does not normally give you the same social-security access as PR. Check Medicare through your actual visa category, any ministerial order or reciprocal agreement, and maintain required private insurance. A tax file number, tax-resident status or superannuation account does not by itself establish Centrelink eligibility.

Your employment rights remain important benefits in practice: correct wages, leave where applicable, superannuation and protection against unlawful treatment. Workplace injury compensation is administered separately by state schemes. If injured, report the event and obtain advice from the relevant scheme rather than assuming temporary status excludes you.

Free translating services now include specified temporary visas, so check the current subclass list before paying for translation. SEE training and self-employment assistance also have particular eligible temporary categories. These exceptions do not extend to every work permit.

If you experience exploitation, seek qualified advice about reporting protections and any currently available workplace-justice visa route. These are conditional protections, not a general extension for anyone who loses a job. For immediate hardship, check emergency relief and Red Cross's limited temporary-visa assistance.

Visa holders and employment rights

Free translation eligibility

Temporary visa emergency relief

Partner provisional visas and sponsored family members

Holders of partner provisional visas such as subclasses 309 and 820 can have access to particular family payments, Parental Leave Pay, Special Benefit or a Low Income Health Care Card under their separate rules. They are not treated as eligible for every income-support payment. Medicare can also depend on the permanent-residence application and qualifying conditions rather than the temporary visa's name alone.

For relevant waiting periods, the start can be the later of the partner-visa application date and arrival to live in Australia. Ask Services Australia to confirm the calculation and the effect of absences. Do not substitute the visa-grant date without checking.

An Assurance of Support is separate from an ordinary personal promise by a family member. It can affect recoverable payments and obligations. Disclose the actual arrangement. If a relationship becomes unsafe or support breaks down, ask a social worker and an independent immigration adviser about available help. The Leaving Violence Program includes eligible people regardless of visa status; do not assume financial assistance requires staying with a sponsor.

Residence descriptions

Partner visa waiting periods

Leaving Violence Program

Permanent humanitarian entrants and protection visa holders

Refugee, humanitarian and protection visas can provide exemptions from the newly arrived resident's waiting period. Ask for an assessment using the exact subclass and grant history. Permanent humanitarian status can also matter for HELP loans and education support. Do not wait for citizenship to investigate programs that explicitly accept your visa.

Newly arrived eligible humanitarian entrants should ask about the one-off Crisis Payment immediately: contact or claim within seven days of first arrival, with the completed claim due within fourteen days after contact. This deadline is easy to miss while arranging housing and school enrolment.

The Humanitarian Settlement Program can provide case management and practical settlement support to eligible entrants. Different admission arrangements can use different providers; Community Support Program entrants do not automatically receive the same HSP package on arrival. Centrelink income support and settlement services are separate assessments.

Refugees and asylum seekers

Humanitarian Crisis Payment conditions

HSP eligibility

Temporary protection and safe haven visa holders

Temporary Protection and Safe Haven Enterprise visas have specific access routes that differ from both ordinary temporary work visas and permanent humanitarian visas. Special Benefit, Medicare, family assistance, language services and education concessions each require their own check. A provider should use your subclass, not a broad label such as refugee.

Ask about any current pathway to a Resolution of Status visa through qualified legal advice. Do not assume everyone holding a temporary protection document qualifies, or that an application automatically grants a permanent visa. Update benefit and education providers after an actual status change.

If a university classifies you as an international fee-paying student, look for humanitarian or asylum-seeker scholarships and fee waivers. The scholarship's visa list may be more specific than its title suggests. Check study permission and any change in eligibility if a new visa is granted.

Special Benefit residence rules

Resolution of Status visa information

People seeking asylum and bridging visa holders

A pending protection application does not itself create the same entitlement as a permanent protection visa. Medicare, work permission and financial assistance depend on the application stage, visa and other criteria. Obtain advice on your actual documents and expiry dates.

Status Resolution Support Services is needs-based and restricted; it is not a universal payment to every asylum seeker. Ask a specialist provider about the current assessment. Charitable food, legal advice, selected scholarships and state healthcare arrangements can provide alternatives. In Victoria, people seeking asylum without Medicare can access specified public health and dental services under state arrangements.

Keep hearing, review and immigration deadlines separate from benefit applications. A request for food or rent help does not preserve a visa appeal deadline. If a worker cannot assist under one funding stream, ask for a referral rather than assuming every service is unavailable.

SRSS program

Victoria refugee and asylum-seeker healthcare

Legal Aid NSW immigration service

Visitors and tourists

Ordinary visitors should budget for private travel insurance and medical costs. A reciprocal agreement may provide limited necessary care for eligible visitors from participating countries, but not all services or planned

treatment. A visitor from New Zealand, for example, has a different reciprocal scope from a visitor from the United Kingdom.

Tourist status does not normally provide welfare, subsidised university finance or public housing entitlement. Community meals, libraries, public events and some crisis services can be available under local rules. Ask the provider directly without describing a short visit as permanent residence.

For serious financial difficulty, contact your insurer, consulate and appropriate local support service. If violence or exploitation is involved, ask about specialist assistance using your exact circumstances. Do not assume a program that accepts temporary residents necessarily accepts every visitor.

Reciprocal healthcare agreements

New Zealand visitor coverage

Healthcare and disability services

01 Medicare enrolment and access

Medicare helps eligible people pay for medical care and provides access to treatment as a public patient in public hospitals. Citizens, permanent residents living in Australia, eligible New Zealand residents, specified temporary residents and some PR applicants have different enrolment routes. A visa allowing work is not automatically a Medicare entitlement.

Apply through the Services Australia route for your category. Prepare your passport, visa evidence, proof of living in Australia and, where relevant, evidence of a permanent-residence application and qualifying family or work circumstances. A partner-visa applicant should check the application-based rule rather than wait unnecessarily for PR, but should not assume every pending application qualifies.

Ask the practice whether the appointment is bulk billed. If it is, the provider accepts the Medicare benefit for that service; otherwise a gap can remain. A Medicare card does not make every specialist, scan, dental appointment or ambulance trip free. Request the expected charge and rebate before non-urgent treatment.

Enrol promptly and check the coverage start and expiry dates. Update details after a visa extension, name change or move. Add newborns through the appropriate process. If you are not eligible, ask about state asylum-seeker arrangements, community services and your insurer rather than presenting someone else's Medicare card.

Medicare enrolment routes

Permanent residents and eligible applicants

What Medicare does

02 Reciprocal healthcare for eligible visitors

Australia has reciprocal healthcare agreements with specified countries. They can cover medically necessary treatment during a visit, but the scope, evidence and duration depend on the agreement. Nationality alone may not be enough; residence or insurance in the partner country can matter.

Read the page for the country you are visiting from. Prepare your passport, visa and the requested proof of residence or health-system membership. Ask whether you need Medicare enrolment or whether the hospital handles the reciprocal entitlement directly. Visitors from New Zealand can receive covered necessary public-hospital care under the agreement but do not receive out-of-hospital Medicare benefits through that agreement.

Keep travel insurance. Reciprocal arrangements do not generally replace cover for private treatment, evacuation, every prescription or planned treatment undertaken for the purpose of travel. A provider may charge for services outside the agreement.

If you are a student or worker, check the visa's insurance requirement separately. Do not cancel OSHC or another required policy because a friend from the same country received a Medicare card. Before a non-urgent service, ask the provider to confirm coverage and any charge. Save receipts and enrolment evidence if you need to resolve an incorrect bill.

Country-by-country agreements

United Kingdom visitors

New Zealand visitors

03 PBS prescriptions and the prescription Safety Net

The Pharmaceutical Benefits Scheme subsidises listed medicines for eligible patients. From 1 January 2026, the general patient co-payment is capped at $25 for a PBS prescription, while the concessional co-payment remains $7.70. Brand premiums, non-PBS medicines and other permitted charges can still affect the bill.

Show the pharmacist your Medicare and concession details and ask whether the prescribed medicine is supplied under PBS conditions. A medicine appearing on the PBS does not mean every dose, indication or patient qualifies. If a cheaper equivalent is appropriate, ask the pharmacist and prescriber about available options.

Keep a record of eligible prescription spending for the calendar year. The PBS Safety Net is separate from the Medicare Safety Net for medical services. Ask your pharmacist how to combine eligible family spending and record purchases from more than one pharmacy. Crossing the threshold can reduce subsequent eligible prescription costs for the remainder of that calendar year.

Do not wait until December to reconstruct a year of receipts. Ask for a running record and check the applicable current threshold. If you are not Medicare eligible, ask whether reciprocal coverage, a state arrangement, hospital supply or your insurance applies. Do not assume a prescription written in Australia automatically receives the subsidised price.

2026 medicine costs

PBS Safety Net and patient categories

04 Medicare Safety Nets for couples and families

Medicare Safety Nets can increase benefits for eligible out-of-hospital services after the relevant annual threshold is reached. They do not make all medical expenses reimbursable, and the amount a doctor charges can still exceed the benefit. Hospital accommodation, ordinary dental care and non-Medicare services should not be assumed to count.

Individuals are generally tracked automatically, but couples and families need to register as a Safety Net family. Being listed on the same Medicare card is not enough. This is a frequently missed step for new parents and newly married couples with substantial medical expenses.

Register through Medicare or the designated form. Check the family members, dependent children and contact person. When asked to confirm the family before benefits increase, respond promptly. If a child belongs to separated households, ask how the family that paid for the service records the expense.

Keep receipts and check that claims have been processed. Compare the provider's fee, the Medicare schedule fee and the actual rebate so you understand any remaining gap. Thresholds reset each calendar year, so a prior year's high spending does not guarantee the same rebate in January.

Update registration after separation, marriage or a new child. Ask Medicare to explain an unexpected calculation before assuming the provider has billed incorrectly.

Register a couple or family

How thresholds work

Registration form

05 Child Dental Benefits Schedule

The Child Dental Benefits Schedule helps eligible children aged zero to seventeen with basic dental treatment. If 2026 is the first year of the child's two-calendar-year benefit period, the cap is $1,158. This is a treatment allowance, not money paid to the parent for general household expenses.

The child must meet Medicare and qualifying-payment conditions. Family Tax Benefit Part A is one relevant route. A child's age or school enrolment alone does not establish eligibility. Ask the dental practice to verify both eligibility and the remaining balance before treatment starts.

Discuss which procedures are covered and whether the practice bulk bills. Obtain the treatment plan, consent information and any out-of-pocket estimate. Orthodontics, cosmetic work and hospital dental services should not be assumed covered through this schedule.

Check the balance through Medicare and retain receipts. A maximum shown online does not mean that amount remains after earlier treatment. If the child changes eligibility during the period, ask how that affects access and whether unused funds can still be used under the current rules.

For urgent dental pain or a child outside CDBS eligibility, contact the state public dental service. Public dental eligibility has separate rules and may include pathways that do not rely on the same Centrelink payment.

Program overview

Eligibility

2026 balance and use

06 Public dental and asylum seeker healthcare

State public health arrangements can provide help beyond ordinary Medicare eligibility. Victoria gives people seeking asylum without Medicare access to specified public hospital, community health and dental services. This should not be presented as a national promise that every uninsured visitor receives free care.

Contact the relevant public service and explain your status before a non-emergency appointment. Bring your visa or protection-application evidence, any Medicare information and relevant medical records. Ask the service to identify the correct billing or fee-waiver category. If staff are unfamiliar with the arrangement, request review by the refugee-health or patient-administration team.

Victoria's public dental system includes refugees and asylum seekers among priority groups under its current criteria. Ask how to register and how urgent treatment is triaged. Eligibility does not mean every non-urgent procedure is available immediately.

Outside Victoria, check the state health department and specialist refugee-health service. Do not use a Victorian rule to dispute a bill in another jurisdiction without checking that jurisdiction's policy.

Keep referral letters and written coverage decisions. Ask about prescriptions, imaging and specialist referrals separately; access to one clinic does not establish that every outside service is funded. An interpreter can help clarify both treatment and costs.

Victoria health access

Hospital policy for people seeking asylum

Public dental eligibility and priority access

07 Mental health services with and without Medicare

Eligible Medicare patients can receive rebates for mental health treatment under Better Access, generally through an appropriate plan and referral. The annual limit includes up to ten individual and ten group sessions. A rebate is not a guarantee that the practitioner charges no gap.

Ask your GP or relevant treating clinician about the referral process, the number of sessions authorised and review requirements. Before booking, ask the practitioner for the fee, expected rebate and cancellation policy. Keep track of sessions across different providers so you do not assume a new referral resets the annual limit.

Medicare Mental Health Centres provide a separate free entry point for mental health information and support. The national model does not require a referral or appointment, and the centres are described as free for everyone. Check the local centre's hours, service scope and accessibility; these are not a substitute for every specialist treatment.

International students should also check campus counselling and their insurer's cover. People seeking asylum can ask specialist refugee-health services about trauma-informed support and interpreters. Explain language and cultural needs when booking.

For ongoing treatment, ask for a plan covering the period after subsidised sessions end. Do not stop prescribed treatment solely because a benefit limit has been reached; discuss affordable alternatives with the treating service.

Government-funded mental health support

Medicare Mental Health Centre service model

Centre resources and access information

08 Medicare Urgent Care Clinics

Medicare Urgent Care Clinics treat urgent illnesses and injuries that need timely attention but are not life-threatening emergencies. They can be useful when a regular GP is unavailable. They are not a replacement for an emergency department when a condition is severe or rapidly worsening.

Use the official clinic locator and confirm opening hours before travelling. Ask about the clinic's treatment scope and any age restrictions for particular services. Bring your Medicare card, medication list and relevant medical information. The clinics are designed around bulk-billed care; a person without Medicare should confirm the local arrangement rather than assume all charges are waived.

Explain symptoms clearly and let the clinician decide whether the clinic can safely manage them. Some cases require hospital transfer, imaging or follow-up elsewhere. Ask whether a referred service has a separate charge and whether your usual GP will receive a summary.

There is no annual benefit application. Access is based on the clinical need and the clinic's operation. Keep discharge instructions and arrange any recommended follow-up. If you need a regular prescription, chronic-disease review or planned certificate, ask whether a GP appointment is the more appropriate route.

Visitors and students should still maintain appropriate insurance. Access to a single urgent-care appointment does not establish general Medicare eligibility or remove future hospital costs.

Urgent Care Clinics and locator

Medicare eligibility

09 National Disability Insurance Scheme

The NDIS funds eligible disability supports under an approved plan. It is not an income-replacement pension, and a diagnosis alone does not establish access. Applicants generally need to be younger than 65 when applying, live in Australia and be an Australian citizen, permanent resident or protected Special Category visa holder.

The disability or early-intervention criteria require a separate assessment. Ordinary temporary visas and non-protected SCVs do not satisfy the residence test merely because the person works or pays tax. Ask an NDIS partner to explain the appropriate pathway and evidence before paying for reports.

Describe functional needs: communication, mobility, self-care, learning, social participation and the support required in daily life. Medical evidence should address the actual access criteria, including permanence where required, rather than only naming a condition. Keep copies of reports and the application.

If accepted, ask which supports can be purchased with the plan and which remain the responsibility of health, education or other systems. Do not assume a provider's proposed package is automatically an approved NDIS expense. Track spending and retain service agreements.

If access is refused, read the decision and review deadline. People outside NDIS eligibility should still ask about community disability services, state equipment programs, public healthcare and carer support. An NDIS refusal does not mean there is no other assistance.

Eligibility requirements

Residence requirements

Getting started

10 Carer Gateway practical support

Carer Gateway supports people providing unpaid care to a family member or friend with disability, illness, mental ill-health or age-related needs. It can provide services such as counselling, coaching, peer support, respite and assessed practical assistance. It is separate from Centrelink Carer Payment and Carer Allowance.

Use the eligibility checker or contact the local provider on 1800 422 737. Explain who you care for, the tasks you perform, the effect on work or study and the immediate pressure. Ask the provider to assess your circumstances, including any immigration or residence question, rather than assume a Centrelink refusal rules out this service.

An assessment identifies suitable support; it does not guarantee every requested item or an unrestricted cash budget. Ask what is available locally, whether there is a waiting list and how emergency respite is arranged. If you need an interpreter or culturally appropriate service, state that at the first contact.

Prepare a short weekly care schedule and identify the most difficult tasks. This makes it easier to request a useful intervention, such as a break from caring or help accessing another service. Keep the agreed plan and contact details.

Recontact the provider when circumstances change. A hospital discharge, worsening condition or loss of another caregiver can justify a new assessment. Apply separately for any income payment for which you may qualify.

Eligibility checker

Access local services

Income support pensions and concessions

11 Disability Support Pension

Disability Support Pension is an income-support payment with medical and non-medical conditions. It is separate from NDIS funding. You must meet the applicable age, residence, income and asset rules as well as the medical assessment. A disability certificate from another country does not automatically establish entitlement.

The ordinary residence route generally requires ten years of Australian residence, including five continuous years, but exceptions can apply, including particular refugee circumstances or where the relevant incapacity arose while an Australian resident. International agreements may also matter. Ask Services Australia to assess your history rather than assuming every new PR must wait ten years or that no residence requirement applies.

Collect current medical evidence addressing treatment, prognosis and functional effects. Ask what evidence is needed for the impairment and work-capacity tests and any program-of-support requirement. A list of diagnoses without their practical impact can leave important questions unanswered.

Submit the claim through Centrelink and respond to requests for assessments or additional documents. If you need income while waiting, ask which other payment can be considered under your circumstances. Do not assume DSP starts from the date a condition was first diagnosed.

If refused, obtain the reasons and review deadline. Match any additional evidence to the stated problem. NDIS approval, a concession card or another pension decision does not replace the DSP test.

Before claiming DSP

Non-medical conditions

12 Carer Payment

Carer Payment can provide income support when substantial caring responsibilities limit your ability to support yourself through work. It has care, income, asset and residence tests. The carer and the person receiving care may each need to meet relevant conditions; being related to someone with a disability is not enough.

Prepare details of daily care, the person's condition, medical evidence and household finances. Ask whether you should claim Carer Allowance at the same time. The two payments serve different purposes and one does not automatically establish eligibility for the other.

Under current work rules, eligible recipients can undertake paid work or self-employment for up to 100 hours in a four-week period, subject to the remaining conditions and income test. Do not use an older weekly-hours rule. Report earnings and hours as instructed, and ask how temporary changes or breaks in care affect payment.

For newer residents, a two-year newly arrived resident's waiting period commonly applies, with exemptions and other residence rules requiring individual assessment. Check your visa and residence history before planning to leave employment in reliance on the payment.

If the person enters hospital or residential care, or you need respite, notify Services Australia and ask how the payment is affected. Keep the decision and reporting schedule. Carer Gateway may provide practical support whether or not this payment is approved.

Carer Payment

Who qualifies

Current work-hours rules

13 Carer Allowance and linked support

Carer Allowance is a supplementary payment for eligible carers providing additional daily care. It is not a full replacement for wages. The current income test requires the carer and partner's combined adjusted taxable income to be less than $250,000 a year; there is no assets test for this allowance, but care and residence conditions still apply.

Ask Services Australia which medical form is required for the person you care for and how to describe the daily assistance. Include the actual tasks and frequency. For a child, distinguish care required because of the condition from ordinary care for a child of the same age.

New residents may face a one-year waiting period, subject to exemptions. The temporary-visa rules differ from those for some family payments. Do not assume that a partner provisional visa accepted for FTB also qualifies you for Carer Allowance.

Apply through the designated Centrelink process and keep the assessment. Ask whether a linked health-care card or annual carer-related supplement applies to your approved circumstances; do not count these as separate guaranteed payments before approval.

Report changes in care, relationship or income. If care is shared, explain the arrangement accurately. When a child approaches an age-related transition, request advice early so the adult assessment does not create an avoidable gap. A prior child-care assessment does not necessarily continue unchanged.

Allowance eligibility and income test

Residence conditions

Current payment information

14 Low Income Health Care Card

A Low Income Health Care Card can reduce eligible medicine and other costs for people who meet its income and residence rules. You do not necessarily need to receive an income-support payment to qualify. This makes it worth checking for low-paid workers, although new-resident waiting periods can still apply.

Use the current income test and the period of earnings Services Australia requests. Provide payslips, other income and your partner's details where relevant. Do not use only the amount deposited after tax when the form asks for gross income. A temporary fall in earnings should be documented accurately.

The residence rules include particular categories and can include a four-year waiting period for newer residents. Some partner provisional visa holders have a route after the relevant requirements are met. A Medicare card is not the same card and does not establish eligibility.

After approval, tell the pharmacy and relevant utility or transport provider. Concessions are not always applied automatically, and each state benefit specifies which cards it accepts. A card accepted for one rebate may not be accepted for another.

Keep the expiry date and renewal requirements in your calendar. Report income changes as required. If refused, ask whether the issue is income, the assessment period or residence. A free financial counsellor can help identify other hardship options while you wait.

Card overview

Income test

Residence test

15 Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card can help eligible people of Age Pension age with health costs when they do not receive an income-support payment. It has an income test and residence conditions. It is different from a state Seniors Card and from the Pensioner Concession Card attached to qualifying payments.

Apply through Centrelink once you meet the age condition. Prepare income information, relevant pension or income-stream details and your residence history. Ask which income measure is used, especially if retirement income comes from several sources or overseas.

A newly arrived resident's waiting period can apply. New Zealand citizens should use the specific rules for their category rather than assume every SCV has the same treatment. If you do not meet Age Pension residence requirements, the card still needs its own assessment; it is not automatically granted as a substitute.

Check the actual concessions available in your state. For example, NSW's Low Income Household Rebate does not accept this card through the ordinary route, while a separate Seniors Energy Rebate may be relevant. Show the card and ask the provider to identify the correct program.

Keep income and contact details current and respond to review requests. A card can save money without generating a fortnightly cash payment, so compare the practical concessions with your household expenses rather than expecting a pension-sized deposit.

Card eligibility

Residence conditions

How to claim

16 Age Pension and overseas residence

Age Pension is income and asset tested; it is not simply a refund of contributions paid through employment. The qualifying age is 67, and the ordinary residence requirement is at least ten years in total, including a continuous five-year period. Refugee exemptions and international social-security agreements can change the assessment.

Gather dates of Australian residence and absences, visa history, overseas pensions, property, savings and your partner's finances. Foreign assets can matter even if they do not produce income or are difficult to sell. Explain the facts rather than omitting them because they are outside Australia.

Ask whether a social-security agreement can help you qualify. An agreement does not necessarily produce a full Australian pension or remove the income test. Returning Australians should check the effect of a later departure after claiming; portability has separate rules.

Use the current claim process and ask when you can lodge before reaching pension age. Keep copies of documents and the decision. If you are not eligible, investigate the Commonwealth Seniors Health Card, state concessions and any appropriate hardship support separately.

Once receiving the pension, report changes and planned overseas travel. Do not assume a payment continues at the same rate indefinitely outside Australia. Ask for a written explanation of residence calculations if the decision differs from the years you expected to count.

Age Pension residence rules

Payments and international agreements

17 JobSeeker Payment

JobSeeker is means-tested income support for eligible people who are unemployed or do not have enough work, with age, residence and other conditions. It is not an employment-insurance account that becomes payable simply because tax was deducted from your wages. Many new permanent residents face a four-year waiting period unless an exemption applies.

Start the claim promptly when circumstances change. Prepare identity, residence and visa records, employment separation details, bank balances, assets, partner income and recent earnings. Ask about any additional waiting period caused by liquid assets, leave payments or seasonal work. These are separate from the newly arrived resident's waiting period.

If mutual obligations apply, read the Job Plan and reporting requirements. Explain illness, disability, caring duties, language barriers or other circumstances that affect participation and provide the required evidence. A missed appointment should be addressed promptly rather than ignored.

New Zealand citizens should have their SCV history assessed; the limited ten-year-residence route is not the same as ordinary ongoing eligibility. Temporary work and student visas generally do not create an entitlement to JobSeeker.

Keep reporting earnings even when payment temporarily reduces. If refused, obtain the reason and review deadline. Workforce Australia and other employment services may still provide useful assistance while you are ineligible for the payment itself.

JobSeeker overview

Residence rules

Income and assets

18 Special Benefit in severe hardship

Special Benefit is a restricted safety-net payment for people in financial hardship who cannot receive another income-support payment and cannot support themselves for reasons beyond their control. It is not a general hardship grant for every temporary resident or international student.

Eligible residence categories include Australian residents and specified temporary visas, such as certain partner provisional and protection categories. A newly arrived resident's waiting period can apply, with a possible

exemption for qualifying circumstances. Ask Services Australia to assess both the visa rule and any substantial change in circumstances rather than assuming low income alone is enough.

Prepare a clear account of what changed, when it changed and why you cannot meet basic needs. Provide requested bank, income, asset, employment and support information. If sponsorship or an Assurance of Support is involved, disclose it and ask how it affects the assessment.

Request a social worker where the situation includes homelessness, violence, illness or complex family circumstances. Ask about emergency relief while the claim is considered. A Special Benefit application does not guarantee an immediate payment.

Keep the decision and reporting obligations. If you have work or participation requirements, explain any medical or caring limitations and obtain the necessary assessment. If refused because your visa is outside the eligible list, investigate charitable assistance and specialist legal advice rather than repeatedly submitting the same unsupported claim.

Residence and temporary visa rules

Payment assessment

Waiting-period exemptions

19 Crisis Payment for humanitarian entrants

Eligible humanitarian entrants arriving in Australia for the first time can receive a one-off Crisis Payment if they meet the visa, hardship and qualifying-payment conditions. This is separate from ordinary Centrelink income support and from the practical assistance provided by a settlement agency.

The critical step is timing: contact Services Australia or start the claim within seven days of first arrival. After contacting the agency, submit the claim within fourteen days. Ask your settlement worker to help immediately, especially if you are occupied with temporary accommodation, school enrolment and health appointments.

Bring the passport or travel document, visa grant, arrival details and financial information requested. Confirm that your subclass is one accepted for this particular Crisis Payment. Not every person granted protection later inside Australia qualifies as a first-arrival humanitarian entrant.

Retain proof of the initial contact and the completed submission. Ask which accompanying income-support claim is required and whether any document remains outstanding. The payment is not intended to fund every resettlement cost, so obtain a separate explanation of the household's ongoing support.

If the deadline has already passed, ask Services Australia for advice about the actual circumstances and other assistance; do not assume a general online article can extend it. Other Crisis Payment categories have different events and deadlines and should not be substituted without assessment.

Eligibility and seven-day deadline

Humanitarian Crisis Payment

Other Crisis Payment categories

20 Commonwealth Rent Assistance

Rent Assistance is an additional payment attached to specified Centrelink payments or eligible Family Tax Benefit circumstances. It is not a stand-alone national rent grant for every low-income tenant. Your rent, household situation and qualifying payment determine the assessment.

Services Australia generally checks eligibility when you claim a qualifying payment or update accommodation details. Give accurate rent information and supply a lease or Rent Certificate when requested. If you board, lodge or share accommodation, distinguish rent from meals and other charges using the agency's instructions.

An international student or temporary worker who cannot receive a qualifying payment should not assume that paying private rent creates entitlement. State bond assistance, campus hardship support and charitable relief may use different rules. Public housing rent is also treated differently from ordinary private rent.

Update the agency after moving, changing rent or changing household composition. If you receive an eligible payment but no Rent Assistance, ask whether accommodation evidence is missing. A landlord does not apply for Centrelink Rent Assistance on your behalf merely by lodging the bond.

Check your payment notice and keep records of rent paid. If arrears or eviction are urgent, seek a state housing or tenancy service at the same time. Rent Assistance reduces ongoing costs but is not designed to clear every existing debt or secure a property immediately.

Rent Assistance

How assessment works

Rent evidence and certificates

Children parents and childcare

21 Family Tax Benefit Part A

Family Tax Benefit Part A helps eligible families with the costs of raising children. It is assessed using family income, the child's age and study circumstances, care arrangements and residence rules. It is not simply a tax refund, and you do not qualify merely because a child was born in Australia.

Citizens, eligible residents and specified temporary visa holders have routes. Newer residents commonly face a one-year waiting period for Part A, with exemptions and earlier visa grants treated differently. Ask whether you or your partner satisfies the residence condition and whether a humanitarian exemption applies.

Claim through Centrelink and provide the child's identity, birth or arrival details, care percentage, family income estimate and requested visa evidence. Include relevant foreign income and partner information. If child support rules apply, ask what action is required and whether an exemption is appropriate in circumstances involving safety concerns.

Keep the income estimate realistic and update it when earnings change. Payments made during the year can be balanced against actual income later, creating either a top-up or a debt. Ask about the deadline for confirming income and any lump-sum claim rather than assuming tax filing alone completes every step.

Check linked opportunities after approval, including Child Dental Benefits Schedule eligibility, Rent Assistance in qualifying circumstances and NSW activity vouchers. Each has its own conditions; Part A is an entry point for some programs, not a guarantee of every family concession.

Family Tax Benefit

Who qualifies

Residence rules

22 Family Tax Benefit Part B and Parenting Payment

FTB Part B and Parenting Payment are different forms of support. Part B assists eligible single-parent or carer families and some couples with one main income. Parenting Payment is an income-support payment for an eligible principal carer. Do not assume approval for one automatically creates the other.

Part B has no newly arrived resident's waiting period, but residence, income and child-related conditions still apply. For partnered families, the youngest child generally needs to be under thirteen. Parenting Payment's child-age rule is different: under fourteen for a single principal carer and under six for a partnered principal carer, alongside its other tests.

Newer permanent residents can face a four-year wait for Parenting Payment. A citizen living in Australia for the first time can encounter a separate two-year requirement. Have Services Australia assess exemptions and actual residence history before concluding that the family has no entitlement to Part B or other support.

Provide income estimates, relationship status, custody and care information consistently across claims. If you separate, explain the date and circumstances and ask about safe communication. An informal agreement that one parent receives a payment does not override the program's care rules.

Review employment and reporting obligations attached to Parenting Payment. FTB income estimates and fortnightly income-support reporting can be separate tasks. Keep both current to reduce the risk of overpayments.

FTB Part B income rules

Parenting Payment

Waiting periods

23 Parental Leave Pay and superannuation

For children born or adopted from 1 July 2026, eligible families can receive up to 130 days of Parental Leave Pay, equivalent to 26 five-day weeks. Work, income, residence and care conditions apply. This is not an automatic payment for every birth in Australia, and sharing rules can reserve days for another eligible parent.

Check your work history and the residence waiting period before relying on the benefit. A two-year newly arrived resident's waiting period commonly applies, with specific exemptions. Prepare employment details, income, visa history and the expected birth or adoption date. Submit the claim and later provide the required proof of birth or care.

You can generally use eligible days flexibly within two years of birth or adoption, including around employer-funded leave, provided you meet the rules for each claimed day. Special arrangements, including giving a child up for adoption or surrogacy, can use shorter timeframes. Agree the division with the other parent before finalising claims.

For eligible children born or adopted from 1 July 2025, the ATO also pays a superannuation contribution on government Parental Leave Pay. This is retirement saving, not extra cash in the fortnightly payment.

Check claim timing, reserved days and the current daily rate on the live pages. The right to take leave from employment is a separate workplace-law question; receiving a government payment does not by itself approve leave with your employer.

2026 changes

Payment amounts and days

Flexible use of days

Claiming timeframes

24 Newborn Upfront Payment and Newborn Supplement

These payments can assist eligible families when a baby or qualifying child comes into their care. They are connected to Family Tax Benefit Part A. They are not payable for the same child where you or your partner receive Parental Leave Pay under the relevant exclusion.

When claiming FTB for the child, Services Australia checks eligibility for the newborn payments. Provide the required birth or care evidence and family information. If you are comparing Parental Leave Pay with newborn support, ask for an assessment of both routes before assuming the smaller-looking payment is the only option.

The amount and payment pattern depend on the family's circumstances, including whether the child is the first child and whether there are multiple births. Do not multiply a headline amount without checking the rules. For twins or other multiple births, ask how the interaction with parental leave applies to each child.

A newborn's Australian birth does not remove the parent's residence, visa or waiting-period conditions for FTB. If your status changes, update Centrelink and ask from which date a new assessment can apply.

Retain the payment decision and check that the child's details are also correct for Medicare and immunisation records. If the payment is absent, ask whether the issue is missing evidence, FTB eligibility or the parental-leave interaction rather than submitting duplicate claims.

Newborn payments

Who qualifies

Amounts

25 Child Care Subsidy and the 2026 guarantee

From 5 January 2026, families eligible for Child Care Subsidy can receive at least 72 hours of subsidised childcare per fortnight. This is commonly described as the three-day guarantee. It does not make every childcare place free, reserve a place or remove the income, residence and provider-approval conditions.

Your subsidy percentage and hourly cap determine the remaining gap fee. A centre's session length can differ from the hours your child attends. Ask the provider to show the actual fortnightly cost after subsidy, including charges outside the cap. Higher subsidised hours can apply under relevant participation or exemption rules.

Check whether you or your partner meets residence requirements. CCS does not have the newly arrived resident's waiting period, but ordinary international students are not automatically eligible. The rules include specific exceptions, such as certain overseas students receiving Australian Government financial assistance to study.

Claim through Centrelink before care begins where possible. Provide child and parent CRNs, income estimates, immunisation information and the required family details. Confirm the provider's enrolment in your account. A centre's waiting-list registration is not a CCS application.

Update income and family circumstances and respond to balancing requirements. If a crisis affects your ability to pay, check Additional Child Care Subsidy separately. The 72-hour guarantee applies only after eligibility is established; it is not a universal voucher for every child present in Australia.

CCS eligibility

Residence and exceptions

Subsidised hours from January 2026

Application starting point

26 Additional Child Care Subsidy

Additional Child Care Subsidy provides extra assistance under defined categories, including temporary financial hardship, child wellbeing, eligible grandparent care and transition to work. It is not automatically added whenever a family finds childcare expensive. Start with the category matching the actual circumstances.

For temporary financial hardship, the relevant event must generally have occurred within the past six months. Examples and evidence requirements are set out by Services Australia. An approved event can support up to thirteen weeks of additional subsidy, with access to 100 subsidised hours per fortnight under that route.

Apply through the designated Centrelink process and explain what happened, the date, the income effect and why childcare remains needed. Attach the requested evidence, such as employment loss, serious illness or

other documented circumstances. A short factual timeline is more useful than an unsupported statement that money is tight.

Talk to the childcare provider about the account while the claim is assessed. An application does not automatically stop fees or secure a place. Ask how any approved adjustment will appear and what balance remains.

If child safety or wellbeing is the issue, ask the provider or support worker about the appropriate pathway rather than using the financial-hardship form by default. Before the additional support ends, update the ordinary CCS estimate and make a realistic plan for the remaining fees.

Temporary financial hardship conditions

How to apply

Evidence requirements

Duration and hours

Settlement language and employment

27 Adult Migrant English Program

AMEP provides free English tuition to eligible migrants and humanitarian entrants. Eligibility depends on visa category and English-language need; the program is not an unrestricted free course for every tourist or international student. Some temporary visa holders qualify, so check the current subclass rules rather than assuming only PRs can attend.

Contact an AMEP provider and bring your visa evidence and identity documents. Explain your English level, work schedule, caring responsibilities and goals. Ask about face-to-face, online, distance or flexible study and whether there is a place at the level you need.

People attending face-to-face classes can access free childcare for children below school age through the program's arrangements. Ask about availability, location and booking before assuming you can bring a child to any class. This childcare route is separate from a general Centrelink CCS claim.

Request a study plan connected to real tasks: talking to a doctor, reading workplace instructions, applying for jobs or preparing for further training. Ask whether the provider offers employment-focused English or a transition to another course. AMEP participation is not automatically a substitute for a professional licensing or university language test.

Enquire promptly after arrival and confirm any conditions relevant to your visa and study history. Keep attendance and assessment records, and tell the provider if your status or availability changes. Free tuition is useful only if the schedule is workable enough for you to complete it.

AMEP and provider access

SEE as a further skills route

28 Skills for Education and Employment

The SEE Program provides free training in language, literacy, numeracy and digital skills. It can help someone who speaks conversational English but struggles with forms, workplace calculations, written instructions or computers. The current eligibility includes citizens, permanent visa holders and specified temporary or provisional categories with work rights and AMEP eligibility, as well as relevant PALM visa holders.

Contact a SEE provider or ask an employment service for a referral. Explain the tasks you want to improve rather than simply requesting a generic computer course. The provider can assess your starting level and suitable delivery options.

Bring identity and visa evidence, any referral and information about work or study commitments. Ask whether you can attend part-time, whether training is workplace-based and how progress is recorded. If you receive a Centrelink payment, confirm how the course fits your participation requirements.

Do not assume SEE pays a living stipend or provides a job guarantee. Its direct benefit is funded skills training. Ask separately about transport, childcare or equipment support that may be available through a local provider or employment plan.

Use the assessment to identify a next step: vocational training, licensing preparation, employment or further language study. If the provider says your visa is not eligible, request the reason and an alternative adult-learning referral. A work right alone does not automatically satisfy every program condition.

SEE participant eligibility

Program and providers

29 Humanitarian Settlement Program

HSP helps eligible humanitarian entrants and specified other visa holders settle into life in Australia. Support can include needs assessment, case management and connections to housing, health, education, language and employment services. It is not a single cash grant deposited into every refugee's account.

Your admission category matters. People arriving under the Community Support Program, for example, receive settlement arrangements through their Approved Proposing Organisation and are not automatically eligible for HSP support on arrival. Ask who is responsible for your case and which services are included.

At the first meeting, explain family composition, disability or health needs, language needs, housing situation and immediate deadlines. Bring immigration documents and existing appointments or notices. Ask for a written settlement plan with the next steps and responsible organisations.

Make sure Centrelink, Medicare and any Crisis Payment application are addressed separately. A settlement referral is not proof that those claims have been lodged. Request copies and confirmation numbers for applications completed with assistance.

Ask when case management ends and which organisation will support you afterward. SETS, community health, employment and local services may continue under different criteria. If a practical need is outside the HSP package, ask for a referral rather than expecting the provider to pay every expense directly.

HSP overview

Eligibility and program scope

30 Settlement Engagement and Transition Support

SETS supports eligible humanitarian entrants and other eligible migrants with settlement needs and participation in the community. It can provide casework, information, referrals and community activities. The program's eligible visa categories and needs assessment matter; it is not a universal entitlement for every person born overseas.

Find a local provider through the official program information and explain the issue you need help with. Examples include navigating services, understanding a housing letter, supporting a young person at school or connecting with employment and community networks. Bring the relevant letter or document rather than asking the worker to guess the problem.

Ask whether the provider can assist under SETS or another funding stream if your visa is outside its criteria. Some organisations operate several programs with different eligibility rules. A refusal under one contract does not establish that the whole organisation cannot help.

Prepare identity and immigration evidence and ask about interpreters, appointment times and remote access. Keep your own copies of forms submitted. Settlement casework can explain systems and refer you, but complex immigration representation requires an appropriately qualified professional.

Intakes depend on provider capacity. If a waiting list applies, explain urgent deadlines and ask for an interim referral. Before casework ends, request a short list of ongoing contacts and outstanding applications so you can continue independently.

SETS program and providers

Eligible permanent visa categories

31 Status Resolution Support Services

SRSS provides needs-based support to certain non-citizens in the community while immigration status is being resolved. Eligibility depends on immigration circumstances and vulnerabilities. It should not be advertised as a guaranteed living allowance for all people seeking asylum.

Use the current Home Affairs information and seek help from a specialist provider or legal service to understand the assessment. Ask which pathway applies to your case, what support can be considered and whether participation or status-resolution requirements apply. Do not assume an older SRSS fact sheet describes current access.

Prepare visa and application records, income and housing information and evidence of the vulnerabilities relevant to the request. If a medical certificate is required, use the prescribed process and have the practitioner describe the practical limitations. Keep copies of the submitted material.

Ask how support would be reviewed, what changes must be reported and what happens if your immigration position changes. A payment or case-management arrangement does not itself grant a visa or extend a review deadline.

If you are not eligible, ask for emergency relief, food, health and legal referrals. Red Cross and local charities have separate criteria and limited capacity. Do not stop pursuing legal advice because a financial-support application is pending; the two processes address different needs.

Current SRSS criteria and process

Application form and evidence framework

Temporary visa emergency relief

32 Free interpreting for important appointments

TIS National's Free Interpreting Service supports eligible organisations and professionals when delivering specified services. Eligible private medical practitioners can use it for Medicare-rebatable care, and other approved groups have their own rules. It is not a personal unlimited account for every conversation you want translated.

When booking, tell the practice your language and dialect and ask it to arrange a professional interpreter. Practice staff can use the registered practitioner's client code where permitted. Ask whether the service will be by telephone, video or in person and allow enough appointment time.

For allied health, pharmacies, settlement organisations or other services, ask the provider to check its eligibility and the current scope. Do not assume every private business qualifies. Public hospitals and government agencies may use their own interpreter arrangements.

Use an interpreter for important medical, legal and financial information rather than relying on a child to interpret. Prepare the questions you need answered and ask the professional to explain unfamiliar terms.

Interpreting helps communication; it does not change the underlying eligibility or make the appointment itself free.

There is no annual personal application deadline for an appointment-based request. Arrange it early, especially for a less commonly spoken language. If the provider cannot use the free scheme, ask about another funded interpreter route before paying privately.

Free Interpreting Service

Private medical practitioners

Allied health arrangements

33 Free translation of personal documents

The Free Translating Service can translate up to ten eligible personal documents for qualifying new arrivals. The current TIS National eligibility list includes specified permanent and temporary visas, so some workers and humanitarian visa holders should check before paying a commercial translator.

Access is generally tied to the first two years after the relevant visa grant, with rules about previous use on another visa. Check the current eligibility page using your exact subclass and grant history. A later visa does not automatically reset every entitlement.

Choose documents that will help with education, employment or community participation, such as qualifications, employment records or identity documents where accepted. Upload clear, complete copies and the required identity and visa evidence through the official process. Do not edit the document image to remove inconvenient information.

Ask the receiving institution whether the translation format is suitable before using a limited entitlement. The service does not provide every specialised legal product; translator affidavits for court purposes are outside its stated scope. A translated qualification is also not an Australian skills assessment or professional licence.

Keep both the original and translated version. Apply before the two-year deadline rather than waiting until a licensing appointment requires urgent translation. Use TIS National's current route: older pages referring to a previous contractor may no longer describe the service delivery arrangements.

Current eligibility and document rules

Interpreting and translation service information

34 Workforce Australia and employment support

Workforce Australia provides job-search services and, for eligible participants, provider support. Access to a website or job listing is different from entitlement to every funded service or allowance. A person serving a Centrelink waiting period can still use employment resources without receiving JobSeeker.

Ask the provider what your visa and circumstances permit. Bring a resume, work history, qualifications, licence details and work-rights evidence. Explain the actual barrier: unfamiliar recruitment practices, a missing licence, limited English, transport or a need for local experience.

Request a practical employment plan. Ask whether an approved expense such as work equipment, training or transport can be considered before paying for it. Provider budgets and eligibility rules determine assistance; a general statement that support exists is not approval for reimbursement.

If you have mutual obligations, read the Job Plan and understand appointments, reporting and activities. Explain circumstances affecting participation promptly. Keep evidence of job applications and communications, particularly if a payment suspension or compliance issue arises.

Do not pay a recruiter for a guaranteed job or allow someone to use your identity to claim a wage subsidy. If a placement is described as an internship or trial, check whether it should be paid under workplace law. Job-search support should lead to lawful work that fits your visa conditions.

Workforce Australia

Services available during a waiting period

Workplace rights for migrants

35 Inclusive Employment Australia

Inclusive Employment Australia replaced Disability Employment Services on 1 November 2025. It supports eligible people with disability, injury or a health condition to find and maintain work. An old DES listing may still appear in search results, but the current program and provider arrangements should guide your enquiry.

Contact a provider and ask for an eligibility assessment using your residence, visa and work circumstances. Do not assume you must already receive Disability Support Pension to ask about employment help. Equally, a diagnosis alone does not guarantee every funded service.

Explain your skills, work goals and the practical adjustments you need. Useful information includes limits on hours, transport needs, communication preferences, equipment and the effect of treatment appointments. Ask how the provider will support both recruitment and keeping a job after placement.

If you receive income support, coordinate the employment plan with Centrelink requirements. Ask how earnings will be reported and whether work changes affect the payment. Employment assistance and income-support eligibility are separate assessments.

Request clear information about provider contact frequency, complaints and changing providers if the service is unsuitable. Keep your own job-search records and do not consent to inaccurate claims about hours worked or services received. The goal is sustainable paid work, not simply a recorded placement.

Current program

Confirmation of the DES replacement

36 Self Employment Assistance

Self-Employment Assistance can help eligible people explore a business idea, prepare a plan, develop skills and receive business coaching. Some participants can qualify for financial support under specific components. It is not a universal startup grant for all newcomers.

The program accepts citizens, permanent visa holders and specified nominated visa categories, including relevant New Zealand, temporary protection and safe haven categories. Ask the local provider which services and financial components you can access. A visa that allows some work does not automatically qualify for every part of the program.

Bring a clear description of the proposed business, your experience, expected customers, costs and existing income. Ask for help testing demand before buying equipment or signing a lease. A useful plan shows how sales, expenses and household needs will be managed during the early months.

Confirm any training, coaching, attendance and reporting requirements. If you receive Centrelink payments, ask how business income and participation affect them. Keep written approval for any financial support; attending an introductory workshop is not the same as being accepted into an allowance-bearing component.

Read the program's rules before registering a business solely to qualify. If the idea is not yet viable, use the planning service to revise it. Avoid borrowing more than the business can reasonably repay simply because a provider helps you prepare a plan.

Program eligibility and services

Business grants and support directory

37 Apprenticeship payments and training loans

An Australian Apprenticeship can combine paid work and structured training. Eligible apprentices in priority occupations may qualify for training support payments, while specified clean-energy and housing-construction apprenticeships have additional incentive arrangements. The occupation, qualification, start date and current incentive rules determine access.

Ask an Apprentice Connect Australia Provider to check eligibility before relying on a headline amount. Employer incentives and apprentice payments are different; a subsidy paid to the employer is not automatically money owed to you on top of wages. Confirm your employment agreement, training contract and lawful pay rate.

Australian Apprenticeship Support Loans are repayable loans, even where no interest is charged in the ordinary sense. The published 2026–27 maximum is up to $27,048, paid through eligible instalments, with repayment linked to income. Understand indexation and repayment terms rather than treating the loan as a grant.

Prepare identity, visa and training-contract evidence and keep track of claim invitations and instalment deadlines. Ask about travel, living-away-from-home or disability support relevant to your training. Do not assume international student status provides access to the same apprenticeship funding as an eligible domestic apprentice.

Rules announced for January 2027 should be distinguished from those applying to your current commencement date. Obtain the provider's written assessment and revisit it if your employer, occupation or training contract changes.

Financial support for apprentices

Current and upcoming incentive changes

Employer incentives explained separately

38 Free TAFE and subsidised vocational study

Free TAFE provides funded training places in selected courses through state and territory arrangements. It is not a promise that every course at every TAFE is free. Citizenship or visa category, residence, prior study, course level and available places can affect eligibility.

Use the national Free TAFE information to reach your state's current offer, then ask the institution to assess your exact visa. Permanent residents and humanitarian visa holders often have relevant routes, while temporary-visa eligibility differs by jurisdiction. Do not pay a private agent who claims all international students can obtain a free domestic place.

Before enrolling, request a written breakdown of tuition, materials, uniforms, equipment, checks, placements and other charges. Tuition-free does not always mean every course expense is covered. Ask whether a concession or hardship fund can help with required items.

Choose a course based on the work you want to do and any licensing requirement. Ask about recognition of prior learning, placement availability and whether overseas qualifications reduce the training needed. A short funded course may be more useful than repeating an entire qualification.

Apply before the course fills and observe the institution's enrolment and withdrawal dates. If receiving Centrelink, confirm how study affects obligations and payment eligibility. Funding a course and funding your living expenses are separate decisions.

Free TAFE national program

Approved courses for Centrelink student support

Higher education scholarships and placement support

39 Commonwealth supported places and HELP loans

A Commonwealth supported place reduces university tuition because the government pays part of the cost. You still owe a student contribution. HECS-HELP is a separate loan that eligible students can use for that contribution. Receiving a CSP does not establish loan eligibility.

Ordinary permanent residents can have access to CSPs when the residence and course conditions are met, but generally cannot use HELP loans solely because they hold PR. Permanent humanitarian visa holders, eligible former humanitarian holders and certain New Zealand applicants have specific loan routes. Particular bridging-study rules for overseas-trained professionals also need separate checking.

Ask the institution's fees office to assess your exact citizenship, visa history and location during study. Obtain the classification in writing before accepting a place on an unaffordable assumption. A domestic fee classification does not necessarily mean you can defer payment.

Complete the required electronic assistance form and provide the necessary identifiers by the census date. The census date is a financial deadline, not merely the first teaching day. If you withdraw after it, debt or fees can remain unless a valid special-circumstances process applies.

Keep the fee notice and Commonwealth assistance notice and check for errors promptly. If your status changes before census, contact the university immediately; do not assume the system automatically updates from Home Affairs.

Commonwealth supported places

HECS-HELP

Special cases and non-citizen questions

40 Austudy for eligible adult students

Austudy provides means-tested living support for eligible students and Australian Apprentices aged 25 or over. It is not available merely because you are enrolled at an Australian institution. Residence, income, assets, study load, approved-course and allowable-time rules all matter.

Newer residents can face a four-year waiting period unless an exemption applies. Ordinary international students generally do not qualify through a student visa alone. Humanitarian applicants should ask for their exemption and residence history to be assessed rather than accept a blanket statement that all newcomers must wait.

Before enrolling, check both the institution and the exact course with Services Australia. A provider offering a recognised qualification does not mean every course it sells is approved for Austudy. Ask how previous study affects the allowable period and whether a reduced load can be recognised in your circumstances.

Prepare enrolment, course dates, study load, income, assets and partner information. Apply through Centrelink and keep confirmation. If working while studying, report earnings as required. Update the agency before deferring, withdrawing or changing courses so you understand the payment effect.

Ask about linked Rent Assistance and Fares Allowance where relevant, but do not assume they are automatic in every case. A tuition subsidy or HELP loan covers a different cost and does not replace an Austudy claim.

Austudy

Eligibility

Approved courses

41 Youth Allowance for students and apprentices

Youth Allowance can provide living support to eligible younger full-time students and Australian Apprentices. Being a student is only one part of the assessment. Services Australia also checks age, residence, approved study, income, assets and whether you are financially dependent on your parents. The student and apprentice pathways generally cover people aged 24 or younger, with different minimum-age and independence rules.

A newcomer should establish the residence position before building a study budget around this payment. A student visa does not ordinarily provide eligibility. Permanent residents may face the newly arrived resident waiting period; humanitarian exemptions can change the result. If your family lives overseas, do not assume parental income becomes irrelevant. Explain the family circumstances and provide the information Services Australia requests.

Apply through Centrelink with enrolment dates, study load, earnings, savings and family details. If living away from home, explain why the move is necessary and supply accommodation evidence. Ask whether your circumstances qualify for an away-from-home rate or Rent Assistance. These are assessments, not automatic additions for everyone renting a room.

Before changing course, reducing subjects or taking a break, ask how the change affects your claim. Keep scholarship letters and report support as required; different scholarships can receive different treatment. If your claim is refused because you are considered dependent, request the written reasons and the applicable independence criteria rather than submitting the same application again.

Youth Allowance for students and apprentices

Newly arrived resident waiting periods

42 Education supplements and help with study travel

Pensioner Education Supplement can help certain income-support recipients meet the costs of approved study. It is worth checking if you receive an eligible pension or payment and want to retrain. The supplement has its own payment, study and residence requirements; receiving any Centrelink payment does not automatically qualify you.

Fares Allowance is a separate route for eligible students who must live away from their permanent home to study. It helps with qualifying travel, subject to the program rules. Services Australia generally works from the least expensive appropriate transport rather than reimbursing any airfare you choose. Ask about approval before purchasing an expensive ticket, particularly where disability, a remote location or an unusual route affects the journey.

Relocation Scholarship supports eligible students in specified circumstances, particularly qualifying moves involving regional or remote areas. It is linked to eligible student payments and location rules. Moving from another country to Australia is not, by itself, sufficient.

Prepare your course approval, payment details, home and term-time addresses, journey dates and receipts. Ask three separate questions: whether you qualify for the education supplement, whether your journey qualifies for Fares Allowance, and whether your move meets the Relocation Scholarship rules. A refusal for one does not decide the others. Apply early enough to resolve travel approval before your course starts, and check the claim deadline for the particular expense.

Pensioner Education Supplement

Fares Allowance eligibility

Travel covered by Fares Allowance

Relocation Scholarship eligibility

43 Tertiary Access Payment for a regional move

Tertiary Access Payment provides eligible students with $3,000 or $5,000 to help with a qualifying move from a regional or remote area for tertiary study. The amount depends on the applicable location category. This is a targeted first-year transition payment, not a general relocation grant for every student or newly arrived immigrant.

Your age, previous schooling, course, study load, family income, residence and the distance or relocation requirements must satisfy the current rules. A newly arrived resident waiting period can apply unless an exemption is available. Check your actual home address against the official classification rather than relying on a town being described as rural in everyday language.

Apply through Centrelink and prepare evidence of your previous home, school completion, course acceptance and relocation. The published claiming window generally ends on 31 December in the year you start study. Contact Services Australia promptly if exceptional circumstances affect your application; do not assume an extension is automatic.

Plan this payment alongside Youth Allowance, scholarships and institution-based accommodation assistance. Tell each assessor about other support where required. Keep an itemised moving budget showing bond, travel, bedding and study equipment. Even where this payment is unavailable, the same budget can support a university hardship application. Do not sign an unaffordable lease on the assumption the maximum payment will be approved.

Tertiary Access Payment

Payment amounts

How and when to claim

44 Research Training Program scholarships

The Research Training Program supports higher degrees by research, including eligible research masters and doctoral study. Australian universities administer the funding and select recipients. Both domestic and international research students can be considered under the program, but competition, institutional priorities and the terms of each award determine the outcome.

Read the offer carefully because a fee offset, a living stipend and allowances are different forms of support. A scholarship that covers tuition may leave rent, dependants, health insurance and relocation unfunded. Ask the university to identify each component, its duration, the payment schedule and any extension conditions in writing.

Start with the graduate research school and a suitable supervisor. Prepare a focused proposal, academic transcripts, research experience, references and evidence of English proficiency where required. Check whether applying for admission also enters you into scholarship consideration or whether a separate form is essential. Universities have their own rounds; there is no single national deadline.

If you receive a stipend, read the rules on paid work, leave, suspension, outside awards and changing institutions. Ask specifically about parental leave and disability-related adjustments under the current scholarship policy. Submit evidence of circumstances before a leave period rather than assuming it can be approved retrospectively. Research scholarships can be one of the strongest funding routes for international students, but an expression of interest from a supervisor is not a scholarship offer.

Research Training Program

Student questions

University administration and current guidelines

45 International university scholarships and Australia Awards

International students should search university scholarship directories by course level, nationality, academic record and faculty. Some awards are automatic tuition discounts; others require a separate competitive application. A percentage reduction in fees is not a living allowance, and a first-year award may not continue for the whole degree.

The University of Melbourne publishes an international scholarship directory that includes opportunities for 2027 study. The University of Sydney also maintains an international scholarship directory. Use these as current starting points, then read the individual award conditions. Check whether your course is included, whether a new offer is required and whether accepting another scholarship cancels the award.

Australia Awards Scholarships have country-specific eligibility and selection processes. The main 2027 intake application round generally closed on 30 April 2026; some country schedules differed. Those closed rounds are not presented here as applications you can submit now. Use the official opening-and-closing-date page to identify the next published opportunity for your country. Do not pay an agent who promises access to a closed round.

Build a scholarship file with transcripts, grading explanations, references, leadership examples and a realistic statement of purpose. Request references well before the deadline. Compare the net cost after the scholarship, including insurance and dependants, rather than choosing the largest advertised headline discount. Confirm acceptance deadlines and conditions before paying a non-refundable deposit.

Melbourne international scholarships

Sydney international scholarships

Australia Awards opening and closing dates

Australia Awards application process

46 Commonwealth Prac Payment during mandatory placements

Commonwealth Prac Payment helps eligible students manage the cost of compulsory placements in covered courses. The published 2026 rate is $338.60 per week. Covered pathways include eligible domestic teaching, nursing, midwifery and social work degrees, and the Diploma of Nursing through the relevant delivery

arrangements. Eligibility includes financial-need requirements; a placement alone does not establish entitlement.

Apply through your education provider, not by sending a general Centrelink claim. Ask the placement office which team administers the payment, when applications open and what evidence is required. Prepare placement dates and hours, enrolment information, income evidence and details of income support where applicable. Clarify whether the institution requires evidence before each placement block.

This support does not make every unpaid internship eligible. Nor should you assume ordinary international fee-paying students qualify. Announced expansions must be checked against the current implemented eligibility rules for your discipline and placement date.

Use the payment as one part of your placement budget. Ask separately about accommodation, rural placement grants, travel reimbursements, uniforms, vaccination costs and hardship bursaries. Explain unavoidable expenses with receipts or quotes. Obtain written confirmation of the payment start date so you can plan rent and transport; an approved application may not mean funds arrive before the first day of placement.

Commonwealth Prac Payment for students

2026 indexed payment

Eligibility and administration questions

47 Monash Humanitarian Scholarship for temporary protection pathways

The Monash Humanitarian Scholarship is particularly valuable for people whose visa status leaves them outside ordinary government student finance. The published award covers eligible international tuition fees and provides a $6,000 annual allowance, subject to its conditions. The current page lists up to 34 scholarships.

Eligible visa categories include specified humanitarian and temporary protection visas and qualifying bridging visas associated with protection applications. Study rights and the scholarship's precise visa conditions matter. This is an undergraduate pathway, with specified foundation or diploma arrangements; do not treat it as a general postgraduate scholarship.

As checked on 15 October 2026, the direct/current-student application window runs from 3 August to 6 December 2026. The separate VTAC equity application window closed on 9 October 2026. Identify the correct route for your circumstances immediately. The page includes offer-related conditions; confirm your required offer date and intake with Monash rather than assuming submitting the scholarship form creates a course place.

Prepare visa evidence, academic results, your course application or offer and a clear account of financial circumstances. The published academic criteria include an ATAR of 70 or equivalent for relevant applicants, or a qualifying current-student average. Read the continuing academic requirements before accepting. Ask how a later visa change affects tuition classification and the award. Save the submitted form and confirmation email, and keep an eye on requests for missing evidence.

Monash Humanitarian Scholarship and current application routes

48 University emergency bursaries and food vouchers

Your university may be able to help even when Centrelink cannot. Institution-funded hardship assistance can include bursaries, grocery vouchers, emergency accommodation referrals or loans. Eligibility is tied to

enrolment and the institution's own rules, so a refusal for a government payment does not settle your university application.

At the University of Sydney, international students facing qualifying extenuating circumstances may be considered for a general bursary of up to $2,000 per semester. Its separate financial support voucher program offers eligible domestic or international students in Australia a $250 voucher for food or essential items. These are examples for enrolled Sydney students, not nationwide entitlements. Funding and assessment conditions apply.

Explain what changed, when it changed, how much money you have available and which immediate expense cannot be met. Include bank statements, rent evidence and supporting material for the event. A short factual explanation usually helps more than a long personal history without figures. Apply through the university's stated student portal and disclose pending applications where requested.

Ask whether help is a grant or a repayable loan, whether tuition fees are excluded and whether support can be renewed. If you cannot attend classes because of hardship, also speak to student wellbeing and academic support. Financial assistance and an academic adjustment are separate processes; securing one does not automatically resolve the other.

Sydney general bursaries

Sydney financial support vouchers

Other Sydney financial support

49 Equity scholarships through UAC

Universities Admissions Centre equity scholarships provide a shared application route for participating institutions. They are intended to address specified disadvantage and financial need. Citizenship, visa, enrolment and institutional requirements differ by scholarship; the existence of a UAC application does not mean every listed award accepts international students or all bridging visas.

Read the participating institution's requirements alongside the UAC instructions. Gather evidence for the disadvantage categories you claim, such as financial hardship, disability, difficult personal circumstances or regional background. Where a professional statement is requested, give the professional enough time to describe the impact on your education rather than simply confirm that they know you.

UAC runs offer rounds with associated application and document deadlines. Check the live calendar for the next round and submit evidence before its cutoff. An application may be technically submitted but unable to receive consideration if required documents are missing. Keep your contact details and institution preferences current.

Do not confuse an equity scholarship with an educational-access admission adjustment. One concerns financial support; the other may affect admissions consideration. Ask about both where appropriate. After receiving an offer, read acceptance, enrolment and continuing eligibility requirements. If you transfer or defer, obtain written advice before assuming the scholarship follows you.

How to apply for UAC equity scholarships

Equity scholarship offer rounds

UAC current key dates

Housing and help to secure a tenancy

50 Social housing and priority assessment

Public and community housing can provide an affordable tenancy to eligible households, but eligibility is determined by the state or territory and available housing is limited. Immigration status, local residence, household income, assets and housing need all matter. Permanent residence does not guarantee a property, and temporary visa exceptions vary between jurisdictions.

Apply through your state housing system and ask whether one application covers both public and participating community housing providers. Include everyone who will live with you. Provide identity and visa documents, income and asset evidence, current housing costs and details of any property interests overseas. Explain urgent needs with supporting evidence, including homelessness, family violence, disability access requirements or serious overcrowding.

Priority assessment is separate from ordinary eligibility. A medical letter is more useful when it explains why the present accommodation is unsuitable and what housing features are needed. An eviction notice should be submitted promptly. Update the application after any change in address, household composition, income or safety.

Do not stop seeking temporary or private rental options while waiting. Ask about bond assistance, private rental support and homelessness services at the same time. Keep a record of renewal requests: failure to respond can affect your position or application. A refusal should identify the rule relied on and the review route. The Queensland eligibility guide below illustrates why visa exceptions must be checked locally rather than assumed nationally.

Queensland social housing eligibility

Victoria housing options

ACT housing assistance

51 NSW Rentstart Bond Loan

Rentstart helps eligible NSW households meet specified costs of establishing or sustaining a private tenancy. Its Bond Loan component is an interest-free loan, not a grant you can spend freely. Homes NSW assesses the relevant residence, financial and housing circumstances under the current Rentstart policy.

Contact Homes NSW before paying a bond you cannot afford. Ask what assistance is available for your proposed tenancy, whether the rent is considered sustainable and whether any additional Rentstart component fits your situation. A household that needs rent in advance should say so explicitly; approval for a bond does not automatically cover every moving cost.

Prepare identification and visa evidence, household income and savings, the proposed lease or property details, the requested bond and any existing rental debt. Explain how the ongoing rent will be paid after the initial assistance. If the tenancy includes unrelated adults, ask how the loan and repayment responsibility will be allocated.

Keep a copy of the loan agreement and repayment schedule. If your income changes, contact the administering office before missing repayments. When the tenancy ends, follow the required bond-release process and clarify how refunded funds reduce the loan balance. A dispute with a landlord about damage should be addressed through the tenancy process; do not assume the housing agency will absorb a valid claim against your bond.

NSW Rentstart assistance policy

Homes NSW housing resources

52 NSW Rent Choice and Start Safely

Rent Choice provides targeted private rental assistance through specific streams. Start Safely supports eligible people escaping domestic or family violence. Other streams address different needs and may have location, age or referral restrictions. This is not a universal rent subsidy available to every low-income newcomer.

Ask Homes NSW or a participating support service which stream matches your situation. The assessment looks beyond the first rent payment to whether a supported private tenancy is suitable and sustainable. Tell the worker about safety requirements, children, employment, disability, debts and any need to move away from an unsafe area.

Prepare income evidence, current accommodation details, proposed rent and relevant supporting information. If supplying documents creates a safety risk, explain that before attempting to obtain them from a partner. Ask the service to record a safe contact method and whether it can coordinate with a violence-support worker.

Before accepting, request a written explanation of the subsidy, your contribution, review points and what happens when assistance reduces or ends. Ask how participation affects any social housing application; the Rent Choice policy includes rules about housing-register status during assistance. Plan for the eventual rent you will need to meet yourself. If that amount is unrealistic, discuss alternatives before committing to a long lease.

NSW Rent Choice policy

Start Safely

Rent Choice Assist and location conditions

53 Victoria RentAssist bond loan

Victoria's RentAssist bond loan can help eligible people enter private rental accommodation with an interest-free loan for the bond. Eligibility includes financial and tenancy conditions. The published assessment includes a rent affordability limit based on household income, with specific treatment of Commonwealth Rent Assistance.

Apply before treating the bond as covered. Supply identification, household income and assets, the proposed property's details and the rental agreement information requested. Check the current income and asset limits because they can change. An existing housing debt or previous bond loan needs to be disclosed; it is not sensible to assume either automatic approval or automatic exclusion without assessment.

The bond is security for the tenancy rather than money for furnishings or groceries. Ask separately about the Housing Establishment Fund if you need moving costs or rent in advance. Keep track of the bond lodgement and ensure the correct tenants and property are recorded.

At the end of the lease, complete the required release arrangements. If the rental provider claims damages or unpaid rent, respond within the tenancy process and obtain advice where necessary. Take dated condition photographs when moving in and out, keep the condition report, and retain payment records. These practical steps protect a borrowed bond as well as your own funds.

RentAssist bond loan

Eligibility

Apply

Current income and asset limits

54 Victoria Housing Establishment Fund and private rental support

The Housing Establishment Fund helps eligible people experiencing housing-related hardship through community agencies. Depending on assessment and available funds, assistance may address costs associated with overnight accommodation or establishing a private tenancy. It is a service-delivered fund, not a bank account that every applicant can draw from.

Contact a homelessness or housing support agency and explain the immediate problem: a safe place tonight, rent in advance, a move to prevent homelessness or a tenancy at risk. Ask whether the agency administers the Housing Establishment Fund or can refer you to a provider that does. Victoria also has private rental assistance services; the relevant local provider can assess which program fits.

Bring the tenancy offer, invoices or quotes, income and bank information, and any notice requiring you to leave. If documents are unavailable because you have fled violence or lost belongings, say so at the first appointment. The worker can explain acceptable alternatives and urgent pathways.

Ask whether the proposed assistance is a grant, loan, direct payment or referral. Funding is limited, and approval for one item does not mean all expenses will be paid. A useful application shows how the assistance will resolve the housing problem and how rent will be sustained afterward. Seek support before an eviction date whenever possible rather than waiting until accommodation is lost.

Financial help for private renters

Housing Establishment Fund

Victoria private rental assistance

55 Queensland Bond Loans

Queensland offers Bond Loans to eligible people who need help establishing a private tenancy. A useful distinction for immigrants is that the published eligibility page includes specified temporary protection and bridging visa categories as well as citizens and permanent residents. The exact visa, financial and household conditions still need to be checked.

Use the eligibility checker before applying. Read the description of each available loan type to understand which costs it covers and the repayment arrangement. A bond loan is repayable support, not a rent subsidy. Approval also depends on the proposed accommodation meeting the program requirements.

Prepare identification, immigration documents, evidence of income and savings, details of everyone in the household and the proposed tenancy. If you have an existing government housing debt, disclose it and ask what arrangement is required. Where a landlord needs an answer quickly, tell the housing service the proposed start date and ask what evidence can be supplied before signing.

After applying, track requests for further information and retain the approval letter. Budget for repayments alongside rent, utilities and transport. If the household splits or the tenancy changes, notify the service and clarify responsibility for the loan. Do not pay a private intermediary to submit an application that you can make directly through the Queensland Government.

Bond Loan eligibility and visa categories

Types of assistance

Apply for assistance

56 Queensland Rental Grants

A Queensland Rental Grant is a different form of help from a Bond Loan. It assists eligible people in specified housing circumstances with the cost of entering private rental accommodation. The program is targeted; low income alone does not mean every applicant qualifies for a grant.

Read the circumstances listed on the current eligibility page and identify the one that applies to you. Explain any homelessness, crisis accommodation, institutional exit or other qualifying transition accurately. Supply the documents requested for that category rather than relying only on a general statement that rent is expensive.

Ask whether you can be assessed for a Rental Grant and a Bond Loan together. Confirm which expense each covers and whether payment goes directly to the rental provider or through another approved arrangement. Do not describe a repayable loan as a grant in your own budget.

Prepare the proposed lease, household details, income and assets, identity and visa documents, and supporting evidence of the housing transition. Apply early in the property-search process so you know what assistance is possible. A grant does not create a continuing entitlement to have future rent paid. Before accepting a property, work out whether the rent remains affordable once the initial help has been used.

Queensland housing assistance eligibility

Rental Grants and loan types

Application process

57 Western Australia bond assistance

WA's Bond Assistance Loan scheme helps eligible households meet approved upfront tenancy costs. The scheme is subject to residence, income, asset and tenancy rules. The policy identifies Australian and New Zealand citizenship or permanent residence among its status requirements; do not assume a temporary visa qualifies because you have a job or a local lease.

Contact the housing office with details of the proposed property and ask for the current assessment requirements. Prepare identification, proof of status, household income and savings, and the amount required by the landlord. Ask whether any rent-in-advance component is available in your circumstances and how payment is made.

If you owe money from previous housing assistance, disclose it. The published guidance includes requirements concerning debt repayment arrangements. A sustainable arrangement may be important to a new application, and ignoring an old debt can delay a tenancy at the point when a landlord expects payment.

Read the repayment schedule before accepting. Keep evidence of bond lodgement and understand what happens when the tenancy ends. If you cannot meet a repayment after losing work, contact the administering office promptly and explain the change. The loan is designed to remove an initial barrier to renting; it does not protect you from ongoing rent increases or guarantee a landlord will accept your application.

WA Bond Assistance Loans

Bond Assistance Loan policy

58 South Australia help with bond and rent

South Australia provides private rental assistance to eligible households through its housing system. Assistance can include a bond guarantee and eligible rent support. A bond guarantee is an undertaking to the landlord, not cash placed in your personal account. If a valid claim is made against it, repayment obligations may arise.

Check eligibility before committing to a property. The assessment considers financial circumstances and the suitability of the proposed tenancy. Prepare identity and residence evidence, household income and assets, property details, rent and the bond requested. Ask how household members with different visa statuses are assessed rather than assuming one person's eligibility covers everyone.

Follow the official application route and retain the approval details. Confirm what the landlord must do to accept or verify the guarantee. If the property falls through, tell the housing service before trying to use the same approval for another address.

Keep a detailed condition report, photographs and proof of rent payments. If you move out, follow the required bond-release process and challenge an incorrect claim through the proper tenancy channels. Ask separately about emergency accommodation or homelessness assistance if you cannot safely remain where you are. Private rental assistance is intended to help establish or sustain a tenancy; it is not an automatic long-term housing placement.

SA help paying bond and rent

Apply for bond and rent assistance

Private rental assistance policy

59 Tasmania Housing Connect and private rent assistance

Housing Connect is Tasmania's entry point for housing and homelessness assistance. It can assess housing needs, provide advice and connect eligible people with private rental or other support. Contact Housing Connect on 1800 800 588, or use the official directory to find the appropriate service.

If you need help with a bond or rent, ask specifically for a private rent assistance assessment. Explain whether you already have a property offer, are behind in rent or have nowhere safe to stay. These situations can require different responses. Assistance depends on eligibility, circumstances and available resources; making contact does not guarantee an immediate property.

Prepare identification, visa information, household income, bank balances, lease or rental offer, and any notice to vacate. If your housing needs are affected by disability, violence or children, explain the practical implications. For example, specify a need for step-free access or a safe location rather than only naming a diagnosis or problem.

Ask for a written explanation of any financial assistance, including whether it must be repaid and how payment is made. Keep appointments and respond to document requests. If your situation becomes more urgent while waiting, contact the service again with the new information. A change from insecure housing to actual homelessness should not remain unreported on an old assessment.

Tasmania private rent assistance

Housing Connect

Housing Connect contact information

60 ACT and Northern Territory rental establishment assistance

The ACT offers help with rental bonds for eligible households. The Northern Territory publishes assistance with the setup costs of a private rental. These are separate jurisdictional programs, with their own financial, residence and tenancy requirements. Use the service for the place where you will live; an approval from another state does not automatically transfer.

In the ACT, start with the rental bond assistance page and check the current application requirements. In the NT, use the private rental setup-cost guidance and contact the relevant housing office. Ask which costs can be covered, whether support is repayable, how payment is made and what happens if the tenancy does not proceed.

Prepare household identification and visa evidence, income and asset information, the proposed rent and bond, and the landlord or agent's details. If you are applying as a group of unrelated adults, clarify how eligibility and liability are divided. Do not assume a student share house is assessed in the same way as a family household.

Before signing, build a budget that includes cooling or heating, transport and the actual repayment obligation. Initial rental assistance can make a move possible while leaving an unaffordable ongoing rent unchanged. If no sustainable private option exists, request a housing-needs assessment and information about homelessness services rather than repeatedly applying for properties beyond your budget.

ACT help to pay a rental bond

ACT housing assistance

NT help with private rental setup costs

Utilities food and everyday financial support

61 NSW Energy Accounts Payment Assistance

Energy Accounts Payment Assistance, usually called EAPA, helps eligible NSW households facing a short-term financial crisis pay current electricity or gas bills. It is a hardship assessment rather than an automatic concession based only on holding a particular visa or concession card. Check the current account and residence requirements before applying.

Start through Service NSW or an approved EAPA provider. Have your current energy bill, account number, identification and information about the hardship ready. Explain the event that made payment difficult, such as reduced work, illness or an unexpected essential expense. The account generally needs to remain open; the published questions explain restrictions concerning final bills and closed accounts.

Contact your retailer's hardship team at the same time. Ask for an affordable payment arrangement and tell it you are seeking EAPA. Assessment is not necessarily immediate, so do not ignore a disconnection notice while waiting for a grant decision. Keep records of the retailer's response and any agreed pause or arrangement.

EAPA is different from the Low Income Household Rebate, Family Energy Rebate and other ongoing concessions. Ask to be assessed for relevant recurring assistance as well. If a grant only clears part of the bill, request a revised repayment plan based on the remaining balance. Do not use an expensive short-term loan simply because the first customer-service agent did not explain hardship options.

Apply for EAPA

EAPA questions and account conditions

62 Victoria Utility Relief Grant Scheme

Victoria's Utility Relief Grant Scheme assists eligible households experiencing difficulty paying electricity, gas or water bills because of a temporary financial crisis. Published assistance is up to $650 for each utility within a two-year period, or up to $1,300 for a household with a single energy source, subject to the applicable rules and assessment.

Contact your utility provider and ask specifically about the grant application. Prepare the bill, household income and circumstances causing the difficulty. Ask whether you qualify through a concession card or the alternative low-income criteria. A representative should explain the supporting evidence and how the application is submitted.

Victoria also has a non-mains version for qualifying costs such as bottled gas, carted water or other eligible non-mains fuel. This is easily missed by rural households that do not receive an ordinary gas or water bill. Keep purchase receipts and use the separate non-mains guidance rather than assuming the standard retailer process applies.

Request an affordable payment plan while the application is assessed. The maximum grant is not an automatic award and may not clear all arrears. Ask which ongoing concessions should be attached to the account and whether medical or other circumstances qualify for additional help. Keep a copy of the submitted form and follow up if the provider has not confirmed receipt.

Utility Relief Grant Scheme

Non-mains Utility Relief Grant Scheme

63 Western Australia Hardship Utility Grant Scheme

The Hardship Utility Grant Scheme, or HUGS, provides assistance to eligible WA utility customers unable to pay bills because of financial hardship. It is intended to help maintain essential services. Eligibility and the available amount depend on the current scheme rules and circumstances; it should not be treated as a general annual cash payment.

Contact the utility provider's hardship team and ask for the current HUGS pathway. Explain income, essential expenses, the cause of the arrears and any existing payment arrangement. Request information about the steps required before a referral or application can proceed. A financial counsellor can help you prepare an affordable budget and deal with multiple debts.

An overlooked development is the expansion announced in July 2025 to assist public housing tenants with unpaid water bills. If this describes your situation, ask the housing or utility service how the expanded arrangement applies to your account. Do not assume being billed through a housing arrangement rules out all help.

Keep current bills, account numbers and records of hardship discussions. Ask the provider how it will manage collection or disconnection action during assessment and obtain any agreement in writing. After assistance is credited, check the remaining balance and whether your ongoing payment plan needs to change. Also check ordinary concessions: a hardship grant does not automatically register every concession available to the household.

WA concessions and HUGS

Energy rebates and concession registration

Expanded water-debt assistance for public housing tenants

64 Queensland Home Energy Emergency Assistance Scheme

Queensland's Home Energy Emergency Assistance Scheme helps eligible households facing a short-term financial crisis or emergency that affects their ability to pay electricity or gas bills. Published assistance is up to $720 once in a two-year period, subject to the scheme's criteria. The qualifying crisis or emergency must fall within the relevant recent period, generally the previous 12 months.

Start with your energy retailer rather than expecting a general Centrelink claim to access this payment. Ask its hardship team about HEEAS and the required application process. Explain the event, when it occurred and how it changed your ability to pay. Supply bills, income evidence and documents supporting the crisis where requested.

Ask about the eligibility alternatives, including concession-card, low-income or retailer-hardship circumstances under the current rules. Do not decide you are ineligible solely because you do not receive a pension. Equally, a low bank balance without a qualifying situation does not guarantee approval.

Request a manageable payment plan while the application is considered. Confirm whether the grant is credited directly to the account and how any remaining arrears will be handled. If your energy costs are consistently higher than your budget can support, ask about ongoing rebates, billing problems and energy-use advice as well. Emergency assistance works best when the underlying account problem is addressed.

Queensland Home Energy Emergency Assistance Scheme

65 NSW ongoing energy rebates

NSW has several energy rebates with different eligibility tests. The Low Income Household Rebate is linked to specified eligible concession cards. A Commonwealth Seniors Health Card is not interchangeable with those cards; seniors should check the separate Seniors Energy Rebate route rather than assuming the low-income rebate applies.

The Family Energy Rebate is tied to Family Tax Benefit and the relevant financial-year assessment. For a 2026–27 claim, follow the current instructions concerning the completed 2025–26 Family Tax Benefit entitlement. You may need Centrelink balancing information before your application can be assessed. Check the current closing date on the application page and complete tax or non-lodgement requirements in time.

How you receive electricity matters. Retail customers and on-supply or embedded-network customers can have different application routes. This includes some apartment buildings, retirement villages and residential parks. Read the current instructions because arrangements with certain suppliers have changed.

Have the account holder's details, bill, concession information and Family Tax Benefit evidence ready. Ensure names and addresses match or explain any discrepancy. Ask which rebates can be combined and whether the provider has already applied one. These are account-based concessions, not a reason to provide your myGov password to a third party. Review eligibility when your card, address, family circumstances or electricity supplier changes.

Low Income Household Rebate for retail customers

Low Income Household Rebate for on-supply customers

Family Energy Rebate for retail customers

Family Energy Rebate for on-supply customers

66 State concessions that are easy to overlook

South Australia's Cost of Living Concession can assist eligible households with general living costs. Eligibility includes specified low-income and concession categories; not every successful applicant must be receiving the same Centrelink payment. Check the current income limits and application requirements. Existing recipients generally do not need to reapply when circumstances remain unchanged, but must report relevant changes.

The ACT Electricity, Gas and Water Rebate, formerly called the Utilities Concession, is published at $800 for 2026–27 for eligible households. It is applied through the relevant billing arrangements and is not simply an $800 cash transfer. Check the accepted concession cards and ensure the account is correctly registered.

The NT Concession Scheme and NT Seniors Recognition Scheme are different programs. A particularly useful detail is that the Seniors Recognition Scheme can include some temporary visa holders aged 65 or over who meet its Medicare and NT residence requirements. Read the full conditions before applying. Annual renewal requirements matter; the NT publishes a January-to-June renewal period for the relevant schemes.

For any concession, collect identity, address, card details and the account or service information. Ask whether the benefit follows the person, household or property. If you move, update both the concession administrator and the supplier. A concession recorded on an old account may not appear automatically on the new one.

SA Cost of Living Concession

SA low-income limits

ACT Electricity Gas and Water Rebate

NT Concession Scheme

NT Seniors Recognition Scheme

67 No Interest Loans for essential expenses

No Interest Loans can help eligible people pay for approved essential goods and services without interest or fees. The national consumer guidance describes loans of up to $2,000 for eligible essentials. Certain provider pathways offer up to $3,000 for specified rental bond or disaster-related costs. These are loans, so affordability and repayment still matter.

Money is generally paid to the supplier rather than handed to you as unrestricted cash. Eligible expenses and item limits vary; do not assume a loan can clear any existing debt or fund any purchase. Obtain a written quote before applying and ask the provider whether the item fits the program.

A local provider will assess your income, circumstances and ability to repay. Bring identification, income and expense information, bank statements and the quote. Ask how your visa duration or status affects the provider's criteria. A program designed for low incomes is not necessarily restricted to a single Centrelink payment, but there is no blanket national entitlement for every temporary resident.

Compare the total repayment with your budget and ask what happens if income falls. If you need food today or have no capacity to repay, emergency relief may be the more appropriate route. Do not take a payday loan while waiting without first speaking to a financial counsellor about alternatives and hardship options.

MoneySmart explanation of No Interest Loans

Good Shepherd Good Money services

Good Shepherd programs and providers

68 Emergency food essentials and temporary visa relief

Emergency relief services can help with food, transport, pharmacy costs and other immediate essentials, depending on the provider and available resources. Support may be a parcel, voucher, direct payment or referral. It is not a fixed weekly welfare entitlement, and different services use different catchment and assessment rules.

Contact a local emergency relief provider and state the immediate need clearly: how many people need food, whether anyone has dietary restrictions, and whether you can collect assistance. Ask what identification is required and whether the service accepts your visa category. Being ineligible for Centrelink does not automatically exclude you from every charitable service.

Australian Red Cross also publishes emergency relief information for people on temporary visas experiencing financial hardship. Assistance is limited and assessed; it should not be described as a guaranteed cash payment

to all temporary migrants. Use the current referral or application instructions and explain any barriers to accessing other support.

Keep a small folder with identification, visa evidence, address or temporary accommodation details, and recent financial information. If you have no fixed address or cannot safely access documents, say so. Ask for referrals for the underlying problem as well, such as tenancy advice, financial counselling or university support. If one food service cannot assist that day, ask it for another local provider rather than assuming no help exists.

Federal emergency relief information

Food relief and practical support

Red Cross emergency relief for migrants

69 Free financial counselling and debt hardship

Financial counsellors provide free, independent help with financial difficulty. They can explain debts, assist with hardship requests and help you understand options. The National Debt Helpline states that its financial counselling service is not means-tested. You do not need to be bankrupt or receiving Centrelink before asking for help.

Contact the National Debt Helpline on 1800 007 007 or use its directory. Prepare a list of income, essential costs, debts, overdue notices and any court documents. Prioritise deadlines and threats to housing or essential services. Tell the counsellor if language, disability, family violence or visa uncertainty affects your ability to deal with creditors.

Ask for a realistic payment plan, not simply the smallest payment a creditor offers over the phone. A counsellor can help assess whether a hardship request, complaint, waiver request or another route is appropriate. Outcomes depend on the creditor, law and circumstances; counselling does not guarantee debt cancellation.

Be cautious about firms charging fees to do work a free financial counsellor can help you understand. Before signing a debt agreement or using retirement savings, obtain independent advice about the consequences. Keep copies of any arrangement and check whether interest, fees and collection activity are paused or continuing. A verbal promise that a creditor will be understanding is less useful than a clear written agreement.

National Debt Helpline financial counselling

Find a financial counsellor

What financial counselling covers

70 Free tax help and national tax clinics

The ATO Tax Help program assists eligible people with simple tax affairs through trained volunteers. It generally operates from July to October. As this guide is reviewed in October 2026, contact the program promptly if you want help during the current season. Confirm the current income and return-complexity criteria when booking.

Prepare your tax file number, income statements, bank interest, deductions, spouse details where relevant and prior tax correspondence. Newcomers should explain their arrival date and any overseas income or assets. Tax residency is not the same question as immigration status, and complicated international matters may be outside a volunteer's scope.

If Tax Help cannot handle your circumstances, ask about a National Tax Clinic or another suitable assistance route. Clinics support eligible people who cannot readily access tax assistance, subject to their capacity and

case criteria. A referral is particularly useful when the issue involves a dispute, old returns or more complex circumstances than a simple annual return.

Do not guess answers about foreign income or invent deductions to complete a form. Ask what records are needed and how to correct an earlier mistake. Keep lodgement receipts and any ATO payment arrangement. If you have a tax debt, contact the ATO about payment options rather than ignoring notices while waiting for an appointment. Free assistance does not remove your responsibility to provide accurate information.

ATO Tax Help and National Tax Clinics

Work rights legal help safety and community participation

71 Workplace entitlements and injury compensation

Migrant workers have workplace rights regardless of nationality or visa status. Minimum pay, applicable awards, payslips and other employment protections should be checked through the Fair Work Ombudsman. An employer cannot decide your immigration status simply by threatening to cancel your visa; only the relevant government authorities make visa decisions.

Keep your own record of hours, rosters, payslips, bank deposits and messages about work. If wages appear wrong, compare the job and classification with the official pay tools and seek advice. Describe what you actually do rather than relying only on the job title your employer chose. A claimed unpaid trial or internship needs to satisfy the relevant legal rules; calling productive work training does not automatically make it unpaid.

Workers' compensation is another important route. Safe Work Australia explains that temporary visa workers are included in workers' compensation protections. A work-related injury may lead to assistance with treatment and lost earnings under the applicable state scheme. Report the injury promptly, obtain medical evidence and contact the relevant insurer or state authority about forms and deadlines.

Do not assume Medicare or private health insurance should bear every workplace injury cost. Compensation eligibility and the amount payable depend on the claim. If you are treated as a contractor, or the employer denies responsibility, obtain advice rather than accepting the label as decisive. Immigration advice may also be needed if an injury affects your ability to satisfy visa conditions.

Fair Work help for visa holders

Workplace rights and entitlements factsheet

Safe Work Australia migrant worker protections

72 Legal aid and immigration advice

Legal aid commissions, community legal centres and specialist services can help with different legal problems. Free initial advice and a grant of ongoing representation are not the same thing. Representation may depend on financial eligibility, the type of case, prospects and available resources. A legal aid office is not automatically able to conduct every visa application.

Legal Aid NSW's Immigration Service is one example of a specialist public service. Use the relevant service in your jurisdiction and ask whether it covers your issue: visa refusal, family violence, employment, tenancy, debt or a Centrelink decision. An ordinary housing lawyer may need to refer the migration question to another specialist.

Contact the service as soon as you receive a decision or formal notice. Give the date received, the decision-maker, the deadline printed on the notice and any hearing date. Send the complete document, including attachments. Do not wait to assemble a perfect history if a review deadline is approaching; ask first what must be lodged to preserve your position.

Request an interpreter if needed and ask whether the service can communicate safely. Keep a concise timeline, copies of correspondence and a list of the outcome you need. If the service cannot take the case, ask for a specific referral and whether there is an urgent duty-lawyer or advice option. A refusal of representation does not necessarily mean your case has no legal merit.

Legal Aid NSW Immigration Service

Legal Aid NSW visa and immigration information

73 Leaving Violence Program across visa statuses

The Leaving Violence Program supports eligible people leaving, or planning to leave, a violent intimate partner relationship. It commenced on 1 July 2025 and includes eligible people across visa statuses, genders and sexualities. Temporary visa holders should not assume that being outside Centrelink prevents an application.

The national provider's current page lists assistance of up to $5,155, including up to $1,500 by bank transfer and up to $3,655 in goods and services. Government descriptions sometimes retain the original $5,000 figure with an annual-indexation qualification. Use the current provider assessment for the amount and your circumstances; it is not all unrestricted cash.

Applicants must be at least 18, live in Australia, face financial stress and meet the recent change or planned change in living-arrangements criteria. The published rules refer to the past 12 weeks and exclude people supported through the listed predecessor or current programs in the previous 12 months. Apply through the official provider pathway and agree on a safe way to communicate. Explain the relationship, the plan or steps taken to leave, financial circumstances and immediate needs. Ask what evidence is required and what alternatives are accepted when documents are controlled by the other person. Financial support can be coordinated with safety planning and referrals.

The earlier Red Cross temporary-visa family violence financial assistance program is no longer delivered; use the current Leaving Violence Program route instead. Ask separately about housing, legal advice and relevant visa provisions. A safety payment does not decide your immigration case. If there is immediate danger, call 000. Where safe, use a device and contact details the abusive person cannot access.

Current Leaving Violence Program provider and application information

Department of Social Services program information

Closure notice for the earlier Red Cross program

74 Reporting exploitation and workplace justice visa routes

If exploitation has affected your work-related visa conditions, seek advice before assuming that reporting the employer will automatically lead to visa cancellation. Home Affairs and Fair Work publish information on reporting protections, the Assurance Protocol and the Workplace Justice visa pathway. Each has specific criteria; none is an unconditional promise of immunity for every visa breach.

The current Home Affairs information describes a temporary Workplace Justice visa of between six and 12 months for eligible people who need to pursue a workplace exploitation matter. Certification by an authorised or accredited body and other requirements apply. The official pages still describe pilot arrangements. Confirm current availability and the applicable rules with a qualified adviser before relying on the pathway, particularly if your existing visa is close to expiry.

Gather rosters, payslips, messages, threats, bank records and details of unpaid work or sponsorship demands. Store copies somewhere the employer cannot remove them. Ask Fair Work or an appropriate legal service whether the matter can be certified and which protection is relevant.

Reporting an employer does not itself extend your visa. Keep a separate record of visa expiry and any application deadline. If you need to remain in Australia for a claim, obtain immigration advice in time to address lawful status. Do not pay an employer to withdraw a threat or accept a private promise that it can secure a government visa outcome.

Fair Work visa protection pathways

Home Affairs reporting protections

Help and Workplace Justice visa information

Fair Work Assurance Protocol

75 Children sport and creative activity vouchers

State activity vouchers can reduce the cost of organised sport or creative participation. They are generally restricted by the child's age, residence, family circumstances, approved provider and the current funding round. They are not interchangeable between states.

NSW Active and Creative Kids provides eligible families receiving Family Tax Benefit with two $50 vouchers per calendar year. The second 2026 voucher is available under the current round. Check the issue and redemption dates before enrolling, and confirm that the provider accepts the voucher for the activity you want.

Queensland's Play On program offers eligible children aged five to 17 a voucher of up to $200, subject to the current round and rules. Victoria's Get Active Kids program has its own eligibility and application arrangements. A provider's redemption deadline is not necessarily the deadline for a parent to apply; read the family application instructions.

Prepare the child's details, proof of residence and any required concession or family-payment information. Ask whether the voucher covers registration, equipment or only specified charges. If the activity costs more than the voucher, confirm the balance before signing. Community clubs may also have separate hardship places or equipment libraries. Ask directly and explain what would make participation possible; a state voucher can sometimes be only one part of the solution.

NSW Active and Creative Kids vouchers

NSW voucher guidelines

Queensland Play On

Queensland application information

Victoria Get Active Kids

76 Transport concessions for students and other residents

Transport concessions are set locally and do not follow a single national student rule. International students should check the actual transport authority conditions rather than assuming an overseas or university student card gives discounted travel.

In NSW, ordinary international tertiary students are generally outside the standard tertiary concession, but specified scholarship categories can qualify. The transport authority also lists a separate concession route for

eligible asylum seekers. This is worth checking through your support service rather than buying adult fares indefinitely without an assessment.

Victoria has an international student travel pass pathway through participating institutions. Confirm that your institution and enrolment qualify, what routes the pass covers and whether the purchase is worthwhile for your expected travel. In WA, Transwa publishes a student concession linked to qualifying WA student or tertiary SmartRider evidence; do not assume the same rule applies identically to every metropolitan and regional service.

Apply through the stated authority or institution and carry the required evidence when travelling. Check expiry and renewal after changing course, study load or visa status. A concession on a transport card can be invalid if the underlying eligibility has ended. Compare weekly travel costs before buying a long-duration pass, especially if your placement, holiday or accommodation location will change.

NSW tertiary and TAFE student concessions

NSW concession categories including asylum seeker pathways

Victoria international student travel pass

Transwa concessions

77 Libraries digital access and local learning

Public libraries can provide practical support that does not depend on a Centrelink claim: books, internet access, study space, digital resources and local activities. Membership and borrowing rules are set by the library service. Ask about English conversation groups, computer assistance, job-search resources and children's activities, but confirm the current local timetable.

The City of Sydney library offers free membership to eligible NSW residents and publishes a temporary visitor membership route. This illustrates why tourists and temporary residents should ask rather than assume they are excluded. Other councils use different address, identification or fee requirements.

Bring proof of identity and address, or ask what alternatives are accepted if you are in temporary accommodation. Explain whether you need computer access, printing, online learning or a quiet place to study. Some services can be used on site even where borrowing membership is restricted. Printing, room hire or specialist activities may carry charges despite free general access.

For job applications or benefits forms, use library assistance to improve access, while keeping account passwords private. Log out of public computers and avoid leaving identity documents in printers or scanners. Ask staff which resources can be accessed remotely after you join. Regular library use can reduce study and connectivity costs, and local noticeboards often identify community services that are difficult to find through national benefit searches.

Join the City of Sydney library

Membership and visitor rules

Library fees and charges

78 Business support and community development funding

There is no general government grant paid simply because an immigrant wants to start a business. Useful assistance does exist, but it is tied to a defined purpose: training, innovation, regional development,

employment, a particular industry or a community project. Use the official grants finder and filter by location, business stage and eligibility.

For a small business, read whether the applicant must have an Australian Business Number, a particular legal structure, trading history, turnover or matching funds. Check whether your visa permits the proposed work or business activity. A grant approval does not change visa conditions. Programs such as the Industry Growth Program have specific policy objectives and are not general funding for any shop or service business.

For a community project, the applicant may need to be an incorporated not-for-profit organisation rather than an individual. A migrant association can investigate current community grant rounds or work with an eligible auspice organisation where the guidelines allow it. Agree in writing who holds the funds, manages insurance and reports expenditure.

Prepare a clear project budget, evidence of community need, permissions, quotes and measurable outcomes. Check whether spending before approval is excluded and whether GST is included in the budget. Submit before the published cutoff and retain the final guidelines. The linked portals are current discovery routes; they are not a claim that every listed round is open or that an award is guaranteed.

Australian Government grants and support finder

Industry Growth Program criteria

Community Grants Hub current opportunities

79 Disaster payments and recovery assistance

Disaster assistance depends on a declared event, affected locations, the type of loss and the applicant's circumstances. Services Australia distinguishes lump-sum recovery payments from income-related disaster support. State and territory recovery assistance may use different criteria and should be checked separately.

Start with the current disaster page and select the exact event. Check the eligible local government areas, dates, residence rules and claim closing date. Do not use the conditions from a previous flood or cyclone as evidence that a new event qualifies. Eligible New Zealand citizens may have a separate payment route.

Prepare identity and residence information, your address during the event, evidence of the impact and any income-loss details required. Photographs, employer correspondence, accommodation records and official notices may help, but follow the particular claim's evidence requirements. Explain if essential documents were destroyed and ask about alternatives.

Apply through the stated Centrelink or other official process and save confirmation. Disclose insurance and other assistance where requested; different schemes treat these differently. Ask about immediate food, accommodation and utility support while a financial claim is assessed. A disaster payment does not replace an insurance claim or automatically cover all repair costs. Check the event-specific deadline promptly, because a program can remain described online after applications for that event have closed.

Current natural disaster assistance

Understanding government disaster support

Claiming a Disaster Recovery Payment online

Other financial help after disasters

80 Aged care assessment Support at Home and hardship assistance

My Aged Care is the starting point for an assessment of government-funded aged care. Eligibility is based on age, needs and circumstances. The usual age threshold is 65, with specified pathways from age 50 for Aboriginal or Torres Strait Islander people and people who are homeless or at risk of homelessness. An assessment is required; age alone does not create a service allocation.

Support at Home commenced in November 2025, replacing Home Care Packages and Short-Term Restorative Care. Older articles describing only those former programs may no longer explain the current application route. Ask My Aged Care what support fits your needs, including help at home, respite or residential care.

Explain your visa and residence history, Medicare position, language needs, daily difficulties and available family support. Do not assume eligibility for aged care is identical to Age Pension eligibility. Ask for a clear assessment of your circumstances and likely charges. Some services are fully government-funded while others can involve contributions under the applicable rules.

Prepare medical and functional information, income and asset details where required, and contact information for a trusted representative if you want assistance. If assessed fees are unaffordable, ask about financial hardship assistance rather than abandoning the process. Keep the assessment outcome and ask what to do if your needs worsen while waiting. A family member providing care should also check Carer Gateway support and their own potential payment eligibility.

Should I apply for aged care

Support at Home

Support at Home contributions

Aged care financial hardship assistance

Additional education insurance and work guidance

School enrolment and fee exemptions for children

Do not assume that a government school is free for every temporary resident. States classify children by visa and family circumstances, and some charge tuition or administration fees. Ask the education department to assess the child's own visa and the parents' status before accepting a fee estimate.

NSW's Temporary Residents Program publishes a visa-subclass list, enrolment conditions and exemption pathways. These include specified circumstances where a parent or step-parent is an Australian citizen or permanent resident, and a regional-school exemption route for eligible subclass 482 students. Humanitarian categories can have different treatment. Check the complete conditions; the existence of an exemption does not mean it applies at every school or to every family on a similar visa.

Prepare the child's passport and visa, parent documents, proof of address, school records and vaccination information. Ask about English as an Additional Language or Dialect support and any disability adjustments. If fees are unaffordable, request information about the actual exemption, reduction or hardship process rather than simply delaying enrolment. Keep written confirmation of the assessed fee category and update the department after a visa change.

School uniforms, excursions, devices and transport may remain separate costs even where tuition is exempt. Ask the school welfare team about local assistance, second-hand uniforms, device access and payment arrangements. These are school-specific opportunities, not guaranteed national grants.

NSW Temporary Residents Program and exemption routes

Internships placements and paid work experience

An internship is not automatically a benefit if it requires you to provide unpaid labour without a lawful basis. Fair Work distinguishes formal vocational placements from other work experience. A qualifying vocational placement can be unpaid; other arrangements depend on whether an employment relationship exists. The actual duties, purpose and arrangement matter more than the word intern.

Ask the university or employer to confirm the learning objectives, supervision, hours, insurance, payment and whether the placement is a required part of an approved course. Keep a copy of the agreement. If the placement is not course-based and you are doing ordinary productive work, seek Fair Work advice about whether wages are required.

For legitimate opportunities, use your institution's careers and placement office, Workforce Australia where eligible, and employer graduate or internship pages. Ask about travel assistance, equipment costs, reasonable adjustments and placement hardship grants. Do not pay for a promised job or assume an expensive placement broker can guarantee employment or permanent residence.

International students and temporary workers must check work rights separately. A placement being useful for a career does not remove visa conditions. Before accepting a long unpaid arrangement, calculate the real cost and consider whether a paid entry-level role, supervised project or shorter approved placement would meet the same objective.

Fair Work student placement rules

Work experience and internships

Health insurance and ambulance costs

Medicare, Overseas Student Health Cover, Overseas Visitors Health Cover, travel insurance and workers' compensation cover different risks. Read the actual policy and ask about exclusions, waiting periods, pre-existing conditions, pregnancy, prescriptions, mental health, excesses and family members. An insurance certificate that satisfies a visa requirement does not necessarily reimburse every medical bill.

International students should check the required OSHC period and whether dependants are correctly included. Visitors without ordinary Medicare access should investigate appropriate visitor or travel cover. Reciprocal healthcare arrangements can leave gaps, including private treatment and costs outside the agreement. Check ambulance cover explicitly because it is not a standard Medicare benefit and state arrangements differ.

If you become eligible for full or interim Medicare, ask which resident insurance products you can access and whether switching affects waiting periods. New migrants should also check the Lifetime Health Cover rules rather than using advice written for someone who has always lived in Australia. The official private health insurance site explains the role of Medicare registration dates.

Before non-urgent treatment, request item numbers, a written estimate and confirmation from the insurer. Ask about the provider's gap charges. If a bill is disputed, keep the policy wording and written authorisation. For an emergency, seek medical help promptly; financial and insurance questions can then be addressed with the hospital or insurer.

OSHC guidance for international students

Overseas Visitors Health Cover

Visitors students and resident insurance categories

Private health insurance questions including new migrant rules

State and territory starting points

These routes supplement national programs. Check the jurisdiction where you actually live and the rules for your visa. The directories below point to programs explained in detail earlier; they do not imply that every person in the state qualifies.

New South Wales

For immediate rental barriers, begin with Homes NSW Rentstart and ask about Rent Choice or Start Safely if your circumstances match a targeted stream. For utility arrears, contact the retailer's hardship team and Service NSW about EAPA. Check ongoing household and family energy rebates separately. Families receiving eligible Family Tax Benefit should investigate Active and Creative Kids vouchers.

Temporary residents enrolling children should use the education department's subclass and exemption guidance. International students and asylum seekers should check their distinct transport concession rules. Legal Aid NSW's specialist immigration service is a starting point for covered immigration issues, while tenancy or employment problems may need a different team.

NSW Rentstart

Service NSW energy hardship help

NSW school enrolment for temporary residents

Victoria

Check RentAssist for a bond and local housing agencies for the Housing Establishment Fund or private rental support. If utility arrears are the problem, ask the supplier about the Utility Relief Grant Scheme, including the non-mains route for relevant rural costs. International students should ask their institution about the travel pass pathway and institution-based financial aid.

People seeking protection should investigate humanitarian scholarships carefully. The Monash direct application deadline identified in this guide is 6 December 2026, while its separate VTAC route has already closed for the stated round. Do not assume the two routes share a deadline. Families can check the current Get Active Kids round, with attention to the distinction between application and provider redemption dates.

Victoria housing options

Victoria utility relief

Monash Humanitarian Scholarship

Queensland

Check Bond Loans and Rental Grants together, particularly if you hold an eligible protection or bridging visa and have assumed all state assistance excludes you. Social housing has its own eligibility and priority assessment. For energy hardship, ask the retailer about HEEAS and ongoing concessions rather than relying only on an emergency grant.

For children, review the current Play On voucher round. If you are moving for study, check national Tertiary Access Payment rules and institution assistance in addition to state housing support. A move between Queensland towns can still involve substantial housing and transport costs; prepare a budget before accepting a course or tenancy.

Queensland rental assistance eligibility

Queensland energy emergency assistance

Queensland Play On

Western Australia

Start with the housing department for bond assistance and the utility provider for HUGS. Public housing tenants with unpaid water bills should ask about the expanded HUGS arrangements. Review the state's concessions directory for additional eligible household costs rather than treating one energy rebate as the complete list.

Students should compare transport products for their actual journey; Transwa regional concessions and metropolitan fare products are not necessarily identical. If household debt is blocking a new tenancy or essential services, use a free financial counsellor alongside the housing or utility application.

WA bond assistance

WA concessions directory

Transwa concession information

South Australia

Check private rental assistance for bond and rent needs, noting that a bond guarantee is different from a cash payment. Review the Cost of Living Concession and the current low-income criteria. Someone without the expected concession card should still read the alternative eligibility categories before ruling themselves out.

Ask a financial counsellor or approved provider about No Interest Loans for essential items, and use emergency relief if there is no capacity to repay a loan. For all household concessions, keep the address and account-holder details current after a move.

SA private rental assistance

SA Cost of Living Concession

SA income limits for concessions

Tasmania

Housing Connect is the main starting point for a housing-needs assessment, private rent assistance and homelessness support. Explain urgent safety issues and any approaching date when you must leave accommodation. Ask what documents are needed and what help is available while a longer-term application is assessed.

For education, use national student payment rules alongside institution scholarships and local support. Regional distance does not itself establish entitlement to a study relocation payment; check the relevant address classifications and course requirements. For debt and utilities, begin with the supplier's hardship team and a financial counsellor.

Tasmania Housing Connect

Tasmania private rent assistance

National financial counselling directory

Australian Capital Territory

Check rental bond assistance before paying an unaffordable upfront bond. Eligible households should register for the Electricity, Gas and Water Rebate through the required process and confirm that it appears on the relevant account. Other housing assistance requires a separate assessment.

Students and temporary residents should also ask their institution or local service about hardship support rather than relying only on Centrelink eligibility. If your lease or account is in another person's name, explain the arrangement before applying for a household concession.

ACT rental bond assistance

ACT housing help

ACT Electricity Gas and Water Rebate

Northern Territory

Check help with private rental setup costs and the separate NT concession schemes. Older temporary residents with Medicare should read the Seniors Recognition Scheme's status and residence conditions; this is an exception worth investigating rather than assuming permanent residence is always required.

Keep renewal dates in your calendar and update the scheme if you move or your circumstances change. In remote areas, explain distance, transport and access barriers when seeking healthcare, education or housing support. Ask whether a service can arrange an interpreter or an alternative way to submit documents.

NT private rental setup assistance

NT Concession Scheme

NT Seniors Recognition Scheme

NT concessions and renewal information

Putting applications together

Your first week and first month

In the first week, establish your exact visa subclass and expiry, a safe mailing address, contact details and access to important documents. Check Medicare or required health insurance immediately. If you are an eligible newly arrived humanitarian entrant, act on the Crisis Payment deadline rather than waiting until every other settlement task is complete. If food or safe accommodation is missing, contact emergency services or relief providers first.

During the first month, assess family payments, childcare, school enrolment and language services. Create or update the government accounts you actually need and request help where digital access is difficult. Check free translation eligibility before paying to translate personal documents. For a planned course, establish fee status, student finance and scholarship deadlines before paying a deposit.

Do not submit speculative claims with inaccurate details merely to see what happens. Ask the administering service which route applies, record the answer and submit a complete factual application. If more than one household member is applying, keep each person's documents and reference numbers distinguishable.

A document folder that saves repeated work

Keep clear copies of passports, visa grant notices, status changes, arrival and travel dates, identity documents, proof of address and household relationships. For each payment, add income, assets, overseas financial interests where requested, rent, childcare, course or medical evidence relevant to that assessment. An agency may require a specific form or certified document; an ordinary scan is not always enough.

For financial hardship, prepare a one-page budget showing income received, bank balances, essential expenses, arrears and the event that caused the shortfall. Attach the actual bill or quote. For housing, include the proposed tenancy or notice to leave. For study, include admission, enrolment, census and placement dates. For disability or care, ask professionals to describe functional needs and care tasks rather than only list diagnoses.

Keep originals secure. Share only what the relevant service requires, using its official submission channel. Never provide a myGov password to an agent, landlord, employer or community helper. If someone assists with a form, review the final answers before submission.

Questions to ask before spending money

Ask which exact visa categories qualify, what residence date the agency is using, whether a waiting-period exemption applies, and whether the assistance is a grant, loan, reimbursement, fee waiver or service. Ask what expenses are excluded and whether approval must come before the expense is incurred.

For a loan, request the repayment amount and hardship process. For a scholarship, ask which fees and living costs are covered and what happens after a visa change or deferral. For a housing or utility payment, ask who receives the money. For a capped fund, ask whether the current round still has capacity and whether a waiting list exists.

Get the application deadline, document deadline, acceptance deadline and renewal date separately. They can be different. Save the program page or guidelines that applied when you submitted, especially for a competitive round.

If a payment or service is refused

Request the written decision and reasons. Identify whether the issue is visa category, waiting period, income, missing evidence, program capacity or another rule. A refusal because funds are exhausted is different from a finding that you can never qualify.

Read the notice for the review or complaint route and deadline. Centrelink, housing, universities, insurers and immigration decisions have different processes; there is no universal appeal deadline. Seek advice promptly and do not wait for an informal complaint to finish if a formal review deadline is running.

Provide evidence that addresses the stated reason. If the agency used the wrong arrival date, supply travel and visa records. If housing need was misunderstood, provide the relevant notice or functional evidence. If circumstances changed after the decision, ask whether a new claim, reassessment or review is the correct route. Keep dates, names, reference numbers and copies of everything submitted.

Worked examples and practical combinations

A new permanent resident family with young children

A family arriving on ordinary permanent visas should check Medicare immediately and assess childcare assistance if using approved care. The absence of a newly arrived resident waiting period for Child Care Subsidy or Family Tax Benefit Part B does not remove their other conditions. Family Tax Benefit Part A and income support can have different waiting periods.

The family should prepare arrival dates, visa grants, income estimates, child details and childcare enrolment. It should also ask the school about costs and local support, register eligible energy concessions and investigate state activity vouchers when the relevant family-payment conditions are met. If a university course is planned, the parent should check the distinction between a Commonwealth supported place and a HELP loan before accepting.

The practical mistake to avoid is treating a JobSeeker refusal as a refusal of all assistance. Each program requires a separate eligibility check.

An international student facing an unexpected loss of support

The student should contact the university's financial support team with a short explanation of the change, bank statements, rent and immediate expenses. Ask about emergency bursaries, food vouchers, fee-payment arrangements and academic support. The University of Sydney examples in article 48 illustrate possible routes, but the student's own institution determines its assistance.

Check OSHC before treatment and ask about covered providers and gaps. If work is available, observe visa conditions and keep wage records. Seek tenancy advice early if rent cannot be paid. Do not budget for ordinary Centrelink student payments unless Services Australia identifies a qualifying status or exception.

For future study, investigate institution scholarships or RTP funding if moving into eligible research. A future competitive scholarship should not be treated as money available to solve this week's rent problem.

A person seeking asylum on a bridging visa

Start with the exact visa and any Medicare eligibility arising from the protection application, work rights or other qualifying rule. If Medicare is unavailable, ask the relevant state health service or specialist asylum-seeker service about its access arrangements. SRSS requires a separate assessment and is not automatically paid to every person seeking protection.

Check charitable emergency relief, legal assistance and local housing pathways. Queensland's published rental assistance rules include specified bridging-visa categories, while other states can differ. For study, look at humanitarian scholarship criteria and the exact visa list. The Monash direct application window described in article 47 remains relevant as at the review date, but its separate VTAC deadline has passed.

Keep immigration deadlines separate from benefit applications. A scholarship, housing application or hardship payment does not extend lawful status.

A temporary worker who is underpaid and injured

The worker should obtain medical care, report the injury and ask about the state workers' compensation process. Preserve rosters, wage records and employer messages. Seek Fair Work assistance for underpayment and qualified immigration advice if the employer threatens visa consequences.

Ask whether reporting protections or a workplace justice pathway fits the facts. Do not assume a report automatically extends the visa or protects every unrelated breach. Check expiry dates while the workplace claim is being handled.

For immediate living costs, investigate emergency relief and any qualifying state or provider assistance. Workers' compensation and unpaid-wage recovery are different from JobSeeker eligibility; the worker should not abandon those rights because an ordinary temporary visa does not provide Centrelink income support.

An older family member with limited Australian residence

Assess Medicare, any required private insurance and the actual Age Pension residence rules separately. A permanent visa does not necessarily produce immediate Age Pension entitlement. Ask whether an international social-security agreement or another specific provision affects the result.

If daily care is needed, contact My Aged Care for assessment rather than assuming the pension waiting period decides aged-care access. Ask about fees, contributions and hardship assistance. The person providing care should investigate Carer Gateway and their own payment conditions.

Check state concessions. The NT Seniors Recognition Scheme includes particular temporary-resident circumstances that may be missed if the family only searches national pension pages. Confirm all age, Medicare and residence conditions before applying.

Deadlines current availability and source notes

Dates to put in your calendar

Humanitarian Crisis Payment: eligible entrants should contact or claim within seven days of first arrival, then complete the claim within fourteen days after contact under the published rules. This is an urgent arrival-related deadline.

Monash Humanitarian Scholarship: the direct/current-student application window listed in this guide closes on 6 December 2026. The separate VTAC equity window closed on 9 October 2026. Confirm offer and intake requirements directly with Monash.

Tertiary Access Payment: the ordinary application deadline is 31 December in the year you start study. Check all first-year, age, location and residence conditions before relying on the payment.

Tax Help: the usual service season runs July to October. Contact the service promptly for current appointments and ask about alternatives outside the season.

University scholarships and UAC equity awards: use the current award or offer-round deadline. Admission, supporting-document and scholarship acceptance deadlines may be different. A general university directory is not proof that a particular award is open.

HELP and subsidised study: resolve eligibility and required forms before the applicable census date. Ask the institution for the exact date for your units; it is not necessarily the first day of term.

Housing, utility and emergency-relief assistance: many programs accept applications throughout the year, but funding, assessment capacity and urgency vary. Apply before paying an expense where prior approval is required. Do not interpret an ongoing program page as a promise of immediate funds.

Disaster support and activity vouchers: check the current event or round. Location, application and redemption deadlines are specific to that scheme.

Reviews, court matters and immigration decisions: use the deadline on the actual decision and obtain advice immediately. This guide deliberately does not substitute a single generic deadline for legally different processes.

Programs and announcements that should not be mistaken for open benefits

The main Australia Awards 2027 scholarship round generally closed on 30 April 2026, with country variations. It is included as a route to monitor for future published rounds, not as a currently open universal application.

Disability Employment Services has been replaced by Inclusive Employment Australia. Use the current service rather than assuming old DES descriptions still identify the correct entry point.

Home Care Packages and Short-Term Restorative Care have transitioned to Support at Home. Current assessment and contribution arrangements should be checked through My Aged Care.

The earlier Red Cross temporary-visa family violence financial assistance program is no longer delivered. Eligible applicants should investigate the current Leaving Violence Program.

A government announcement about expanding a payment does not necessarily mean every newly named course or group can claim immediately. Check implementation dates and the current application conditions, particularly for placement funding.

How to use the sources

The sources are government agencies, statutory service information, universities and direct program providers. Links are placed beside the relevant guidance so you can check eligibility and apply without searching a separate bibliography. The review date is 15 October 2026. Figures are included where a current program figure was identified; changing income limits and individually calculated benefits are directed to their live official pages rather than presented as permanent amounts.

Some programs have no national closing date because they operate continuously. Others use local funding allocations, event declarations or competitive rounds. Where no open round was established, the guide gives a discovery route or identifies the closed round instead of promising access. Status descriptions are starting points, not determinations of an individual's entitlement.

Use the guide to prepare an informed application. The administering agency decides the claim using the current rules and your evidence. If its published information conflicts with a provider page, request written clarification before committing money or missing a deadline.