

Centrelink - Employed & Retirees

This sheet discusses some Centrelink payments that may be useful for people who are employed or who are self-funded retirees.

Centrelink have a range of payments that may suit people who are employed or who are self-funded retirees. We recommend you visit Centrelink or the [Financial Information Service](#) for proper advice on payments you might be eligible for. If you'd like to do your own research first, you can use the information here as a starting point. Several payments you may want to consider are listed below.

1. PAYMENTS WITH MORE FLEXIBLE INCOME AND ASSETS TESTS

If you are a **parent or guardian** a range of family-related payments (e.g. family tax benefit) have more flexible income tests.

If you are of **pension age**, but do not qualify for the Age Pension, more flexible income and asset tests apply to the following schemes:

[Commonwealth Seniors Health Card](#) enables you to receive concession level Medicare rebates, the quarterly [Commonwealth Seniors Allowance](#) and Telephone Allowance. [Pension Loans Scheme](#). Similar to [reverse mortgaging](#), this scheme allows you to access capital tied up in your assets. The loan attracts a compounding interest rate and you must eventually pay it back either before or when you sell your assets.

2. NON-TAXABLE AND NON-TESTED PAYMENTS

On the other hand, the following allowances are neither taxable nor income or asset tested:

[Carer Allowance](#) may apply if you are providing unpaid daily care (i.e. a minimum of 20 hours per week) for another person with a disability or medical condition. The allowance may be paid in addition to a Carer Payment or another benefit.

[Mobility Allowance](#) might apply if you require substantial assistance to use public transport to travel to work or training.

For more information on the assortment of government schemes supporting people who are employed or self-funded retirees, view the factsheet for [Employed and Self-Funded Retirees](#).