

# I've just lost my job, what do I do now?

## Contact Centrelink as soon as possible.

- Claim a Centrelink payment immediately. You can start this over the phone. If you do not take prompt action, payments may be forfeited or delayed.
- Seek advice about payments only from Centrelink or other qualified personnel.
- Tell Centrelink everything about your circumstances as you may be eligible for a payment or supplementary benefit you were unaware of.
  - If you are concerned about privacy, ask to use an interview room; or if issues are difficult to discuss, ask to talk to a social worker in private.
  - All information given to Centrelink must be treated confidentially.
- You are legally obliged to tell Centrelink all relevant details about your financial affairs.
- If you have dependant children but were not previously eligible for Family Tax Benefit, you may now be eligible - ask.
- Centrelink will require various documents and information from you including, proof of identity, your Employment Separation Certificate and records of your income, assets and liabilities. You should make contact even if you do not have all these records available.

## Periods of non payment.

- There are many reasons why you may not get money straight away. If you think this is unfair or wrong you should appeal or contact the Welfare Rights Centre.

## How much will you receive?

The rate at which you can be paid a Centrelink payment can be affected by:

- Any income you receive and any assets you possess.
- Your partner's/spouse's income.

## Residency.

- To be eligible for a social security payment, you must be an "Australian resident". Residency issues are very complex and qualified advice should be sought.
- New Zealand citizens should confirm their residency status with Centrelink before assuming entitlement.
- Permanent Visa holders may be eligible for *Special Benefit* where they are not eligible for another payment.

## Compliance rules.

- Unemployed people need to be looking for work to be eligible for payment.

- Some people may be eligible for an exemption from looking for work. You will need to discuss this with Centrelink staff if you have reasons not to look for work.

## Previous employment.

- Your previous employer is responsible for completing an Employment Separation Certificate (ESC). This is a Centrelink form on which they explain how the employment ended and notes any leave payments paid or owing and/or any compensation payable.
- If your employer says you became voluntarily unemployed or you lost your job due to misconduct, this can delay any payment for 8 weeks. If you disagree with your employer about why you had to leave work, tell Centrelink you want to appeal (see below).
- You may be eligible for Centrelink even if you are on "leave without pay" due to the economic down turn.

## Immediate help required?

- If you haven't got enough money for your immediate needs, ask Centrelink for a referral to an *Emergency Relief organisation*.
- Some community organisations assist with debt negotiations at no cost. Ask Centrelink for contact details of your local Financial Counsellor.

## Not happy with a Centrelink decision?

- You have the right to be told in writing about why Centrelink made any decision about your payment and you have the right to *appeal* any Centrelink decision you believe to be wrong.

## Rights of Appeal.

- Download the Factsheet "Appeals – how to appeal against a Centrelink Decision" at: [www.welfarerights.org.au](http://www.welfarerights.org.au)
- If you are appealing a Centrelink decision not to grant you a payment, you can get paid while you appeal. Tell Centrelink you want to request *Payment Pending Review*.

## For further information, contact:

- Welfare Rights Centre Qld: 07 3847 5532 or 1800 358 511. [www.wrcqld.org.au](http://www.wrcqld.org.au)
- Centrelink Employment Services: 132 850

