

# Needing help after someone has died?

A guide to your options and our services

January 2009



## Help in other languages

If you need an interpreter or translation of documents for business with us, we will arrange this for you free of charge.

To speak to Centrelink in a language other than English, call **13 1202** or visit a Centrelink Customer Service Centre and ask for an interpreter. For information in languages other than English visit [www.centrelink.gov.au](http://www.centrelink.gov.au)

## Centrelink information in other formats

Some Centrelink information is available in several alternative formats. These formats include audio cassette/CD, large print, Braille and E-text. We can also arrange to provide information products in other alternative formats upon request.

If you are interested in this service call **13 2717** or ask at a Centrelink Customer Service Centre.

## Sign language interpreters

An Auslan Interpreter can be arranged if you need to attend an appointment with us. If you have a TTY phone, call **Freecall™ 1800 810 586** to request an interpreter, or ask at a Centrelink Customer Service Centre before your appointment.

## TTY Service

If you are deaf or have a hearing or speech impairment, you can contact us through the free TTY service. This phone number is **Freecall™ 1800 810 586**. A TTY service is also available for customers wanting to contact the Customer Relations Line to provide suggestions, complaints or compliments. This phone number is **Freecall™ 1800 000 567**. A TTY phone is required to use this service.

## Access through the Australian Communication Exchange

If you are deaf or have a speech or hearing impairment, you can also contact us through the Australian Communication Exchange. If you rely on text you will need a TTY phone or computer and modem to access the Hearing Carry Over, the Voice Carry Over or the general National Relay Service. Call **13 3677** to access this service and ask the operator to call any of our “13” or “1800” numbers listed at the back of this booklet.

## Vision Australia Radio

Centrelink Today is a radio program for visually impaired and print handicapped people. Vision Australia Radio broadcasts the program regularly in each Australian state and territory. For information on program times check the radio guide for your area.

## Centrelink claim forms and claim information products

Visit [www.centrelink.gov.au](http://www.centrelink.gov.au) for downloadable and printable claim forms and claim information products.

*We continue to increase the number of ways that you can contact and do business with us. A growing number of our services are available online and over the phone.*

## English

To speak to Centrelink in languages other than English, call **13 1202**\*. Information in your language can also be found on the website at [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Charges for calls from your home phone to Centrelink "13" numbers vary depending on your telephone service provider. Calls to "1800" numbers from your home phone are free. Calls from public and mobile phones are charged at a higher rate.

## Arabic

لكي تتحدث إلى Centrelink باللغة العربية اتصل على الرقم **13 1202**\*. يمكنك العثور على معلومات بلغتك على الموقع [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* تتفاوت رسوم الاتصال بـ Centrelink على الأرقام التي تبدأ بـ "13" من هاتف منزلك تبعاً لموفر خدمة هاتفك. أما الاتصال على الأرقام التي تبدأ بـ "1800" من هاتف منزلك فهي مجانية. ويتم احتساب رسوم أعلى على المكالمات المجرة من الهواتف العامة والهواتف المحمولة.

## Chinese

如果你希望使用中文聯絡Centrelink，請撥打電話**13 1202**\*。你同時能夠在 [www.centrelink.gov.au](http://www.centrelink.gov.au) 網站上找到各類中文資訊。

\* 如果你使用家中的電話聯絡Centrelink，撥打"13"開頭的電話號碼的收費因不同電話服務公司而有所不同，"1800"開頭的號碼為免費電話。使用公共電話或移動電話致電收費較高。

## Croatian

Ako sa Centrelinkom želite razgovarati na hrvatskom, nazovite **13 1202**\*. Informacije na svom jeziku možete naći na internet stranici [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Troškovi poziva s Vašeg kućnog telefona na Centrelinkove brojeve koji počinju s brojem "13", variraju ovisno o Vašem pružatelju telefonskih usluga. Pozivi na brojeve koji počinju s brojem "1800" su besplatni. Pozivi iz javnih govornica i s mobitela se naplaćuju po višoj tarifi.

## Dutch

Bel **13 1202**\* om in het Nederlands met Centrelink te spreken. Informatie in uw taal vindt u op de website op [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* De kosten voor telefoongesprekken van uw thuis telefoon naar de "13" nummers van Centrelink zijn afhankelijk van uw telefoonmaatschappij. Gesprekken met "1800"-nummers vanaf uw thuis telefoonnummer zijn gratis. Voor gesprekken vanuit een telefooncel of met een mobile nummer geldt een hoger tarief.

## German

Rufen Sie die Nummer **13 1202**\* an, um mit Centrelink auf Deutsch zu sprechen. Informationen in Ihrer Sprache finden Sie auf der Website unter [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Die Gebühren für Anrufe von Ihrem privaten Festnetztelefon zu mit "13" beginnenden Centrelink-Nummern schwanken zwischen den verschiedenen Anbietern von Telefondiensten. Anrufe von Ihrem privaten Festnetztelefon zu mit "1800" beginnenden Nummern sind gebührenfrei. Anrufe von öffentlichen Fernsprechern und Mobiltelefonen werden zu höheren Gebühren abgerechnet.

## Greek

Για να μιλήσετε στο Centrelink στα Ελληνικά, τηλεφωνήστε στο **13 1202**\*. Μπορείτε να βρείτε πληροφορίες στη γλώσσα σας από τον ιστοχώρο στο [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Οι χρεώσεις για κλήσεις από το τηλέφωνο του σπιτιού σας σε αριθμούς του Centrelink που αρχίζουν από "13" ποικίλλουν ανάλογα με τον παροχέα τηλεφωνικών υπηρεσιών σας. Οι κλήσεις από το τηλέφωνο του σπιτιού σας σε αριθμούς που αρχίζουν από "1800" είναι δωρεάν. Οι κλήσεις από δημόσια και κινητά τηλέφωνα χρεώνονται σε υψηλότερη τιμή.

## Hindi

Centrelink से हिन्दी में बात करने के लिए **13 1202**\* पर फ़ोन करें। आपकी भाषा में जानकारी इस वेबसाइट पर मिल सकती है: [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* आपके घर के फ़ोन से Centrelink को "13" नम्बर वाले फ़ोन पर काल करने का शुल्क विभिन्न हो सकता है और यह आपके टेलीफोन सेवा प्रदाता पर निर्भर करेगा। आपके घर के फ़ोन से "1800" नम्बर वाले फ़ोन निःशुल्क हैं। सार्वजनिक व मोबाईल से फ़ोन करने पर अधिक कीमत लगती है।

## Italian

Per comunicare con Centrelink in italiano, chiamate il numero **13 1202**\*. Potete trovare informazioni nella vostra lingua sul sito web [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Il costo delle chiamate dai numeri fissi ai numeri "13" di Centrelink varia a seconda del vostro gestore telefonico. Le chiamate dai numeri fissi ai numeri "1800" sono gratuite. Le chiamate dai telefoni pubblici e dai cellulari sono soggette a una tariffa più alta.

## Maltese

Biex tkellem lil Centrelink bil-Malti, ċempel **13 1202**\*. Tagħrif bil-lingwa tiegħek jista' jinkiseb fuq il-websajt [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Il-hlasijiet tat-telefonati mit-telefon tad-dar tiegħek għan-numri "13" ta' Centrelink ivarjaw u jiddependi minn min jipprovdilek is-servizz tat-telefon. Telefonati għal numri "1800" mit-telefon tad-dar tiegħek huma bla ħlas. Telefonati minn telefonijiet pubbliċi u telefonati mobajls jiġu ċċarġjati b'rata oghla.

## Polish

By porozmawiać z Centrelink po polsku, zadzwoń pod numer **13 1202**\*. Informacje w języku polskim znaleźć można na stronach internetowych [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Opłaty za połączenia telefoniczne z numerami Centrelink zaczynającymi się od cyfr "13" z telefonów stacjonarnych różnią się w zależności od operatora. Rozmowy z telefonów stacjonarnych z numerami zaczynającymi się od "1800" są bezpłatne. Rozmowy z budek telefonicznych i telefonów komórkowych naliczane są według droższej taryfy.

## Serbian

Да бисте разговарали са Centrelink-ом на српском, назовите **13 1202**\*. Информације на вашем језику можете да нађете на вебсајту на [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Цена телефонског разговора са Centrelink-ом на број који почиње са "13" ако зовете са кућног телефона зависи од ваше телефонске компаније. Позиви на бројеве који почињу са "1800" са вашег кућног телефона су бесплатни. Позиви са јавних и мобилних телефона се наплаћују по вишој тарифи.

## Spanish

Para hablar a Centrelink en español, llame al **13 1202**\*. Encontrará información en español en el sitio Web [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* El precio de las llamadas desde el teléfono de su casa a los números de Centrelink con característica "13" depende de la compañía telefónica que presta el servicio a su domicilio. Las llamadas desde el teléfono de su casa a los números con característica "1800" son gratuitas. Las llamadas efectuadas desde teléfonos públicos y celulares se cobran a una tarifa más elevada.

## Vietnamese

Muốn nói chuyện với Centrelink bằng tiếng Việt, xin gọi số **13 1202**\*. Quý vị có thể tìm thấy thông tin bằng ngôn ngữ của mình tại trang mạng [www.centrelink.gov.au](http://www.centrelink.gov.au)

\* Cuộc điện thoại gọi từ điện thoại nhà đến số điện thoại bắt đầu bằng số "13" của Centrelink thay đổi tùy theo công ty điện thoại của quý vị. Các cuộc gọi đến số điện thoại bắt đầu bằng số "1800" từ điện thoại nhà được miễn phí. Gọi bằng điện thoại công cộng và điện thoại di động phải trả mức giá cao hơn.

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## Introduction

Centrelink is an Australian Government agency within the Human Services Portfolio. We deliver payments and services for a number of government departments including: the Department of Education, Employment and Workplace Relations; the Department of Families, Housing, Community Services and Indigenous Affairs; and the Department of Innovation, Industry, Science and Research.

We advise customers about relevant payment and service options including referrals to our specialists, and other departments and agencies as appropriate.

## About this booklet

This booklet is a guide to the payments and services we offer to support you if you need assistance after someone has died. It offers practical suggestions on what you need to do immediately after the death, gives information on a range of situations you may have to deal with and information on preparing for bereavement. It includes details about how we can assist you to plan for your future and the options available to you, including payments, services and opportunities; how to claim payments and use our services; your rights and responsibilities and how to find out more.

The information complements and should be read in conjunction with *Centrelink—the basics*. This is available by visiting [www.centrelink.gov.au](http://www.centrelink.gov.au) or calling **13 2300** or asking at a Centrelink Customer Service Centre. (Turn to the back cover to see the full range of our customer booklets.)

## Types of bereavement assistance

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The type of bereavement assistance you may be able to receive will depend on your relationship with the person who has died. This assistance tends to fall into five categories.

### If the person who died was your partner

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If the person who died was your partner you may be eligible to receive one or more of the following payments or assistance:

- Bereavement Payment
- Bereavement Allowance
- Pension Bonus Bereavement Payment
- Widow Allowance
- A continuation of your present payment for 14 weeks.

Some additional benefits may also be provided by the Department of Veterans' Affairs if your partner was receiving a payment from them.

### If the person who died was in your care

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If you are receiving Carer Payment and the person in your care has died, you may be eligible for Bereavement Payment paid as a lump sum. Your Carer Payment will continue for 14 weeks following the death.

### If the person who died was single

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If the person who died was receiving a pension, their estate will receive the next payment after their death. Payment will be made into the bank account of the person who died.

### If the person who died was a child

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If you were receiving Family Tax Benefit instalments for a child who has died, your Family Tax Benefit will continue for 14 weeks from the date of the child's death. This can be paid as a lump sum or fortnightly instalments.

If you were not receiving Family Tax Benefit instalments for a child but may have been eligible for Family Tax Benefit, you may receive a lump sum Bereavement Payment of Family Tax Benefit. Baby Bonus and Maternity Immunisation Allowance may also be payable for a young child.

**Note:** if a Family Tax Benefit customer also dies at the same time as the child, an appropriate person such as a partner, relative or executor of the estate can make the claim to receive the deceased person's unclaimed family assistance entitlement. The claim may be for Family Tax Benefit and Child Care Benefit for the current year or for the two previous financial years; Child Care Benefit for registered care; Baby Bonus or Maternity Immunisation Allowance.

If you were receiving Carer Allowance for a Family Tax Benefit eligible child, you may continue to receive payment for 14 weeks after the child's death.

**Note:** if you were receiving Carer Payment, Parenting Payment, Partner Allowance or Wife Pension, you will need to think about the financial support you will be eligible for at the end of the 14-week bereavement period. If you need assistance you can talk to one of our social workers, call us on **13 1794**.

### If the person who died was your carer

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If your carer has died your payment will continue. However, you or someone on your behalf should contact us about your care options.

## Payments available

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### Bereavement Payment

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Bereavement Payment is intended to provide assistance to settle the financial affairs of a person who has died and make it easier for a surviving partner or carer to adjust to the changed financial circumstances caused by the person's death. Bereavement Payment is usually paid as a lump sum. For some payments, like Wife Pension, Carer Payment and Partner Allowance the payment will continue for 14 weeks following the death, allowing the person time to seek other income support if necessary.

### Am I eligible?

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You may receive Bereavement Payment if:

- your partner dies
- you were receiving Carer Payment and the adult or child you were caring for dies, **or**
- you were the carer or parent of a young child who dies.

At the date of death you must also:

- be receiving a pension from us or the Department of Veterans' Affairs
- be receiving Carer Payment for the adult or child who dies
- have been receiving Youth Allowance, Newstart Allowance, Sickness Allowance, Partner Allowance, Parenting Payment or Special Benefit for at least 12 months
- have been receiving, or have been eligible to receive, Family Tax Benefit for a child who dies
- be a Community Develo‍pment Employment Project (CDEP) participant in receipt of the CDEP payment, **or**
- be a Community Develo‍pment Employment Project Participation Supplement (CPS) participant in receipt of a part Age Pension/Parenting Payment/Disability Support Pension.

## How does it work?

- **If your partner has died** you may receive a lump sum Bereavement Payment. If you had been receiving Wife Pension or Partner Allowance your regular payment will continue for seven pay periods after your partner's death. If you had been receiving Youth Allowance, Newstart Allowance, Sickness Allowance, Parenting Payment or Special Benefit for at least 12 months, and your partner was also receiving one of these payments, or a pension, you may be eligible to receive a lump sum Bereavement Payment. Your regular payment will also be adjusted to the rate for a single person.
- **If you were caring for an adult or a child who dies** and you receive a payment from us, you will continue to receive the payment for seven pay periods after the death of the person you were caring for. You may also be eligible to receive a Bereavement Payment paid as a lump sum.
- **If you were receiving Family Tax Benefit for a child who dies**, you may receive the equivalent of 14 weeks of Family Tax Benefit from the date of the child's death. This can be paid as a lump sum or fortnightly instalments.
- **If you have not yet received Family Tax Benefit for a child who dies**, but you were eligible to receive payment, you may receive a lump sum payment.
- **If your child is stillborn or dies before two years of age** and you would have been eligible for Family Tax Benefit, you may still be eligible for Baby Bonus and Maternity Immunisation Allowance.

For more information visit [www.centrelink.gov.au](http://www.centrelink.gov.au) or call **13 2300** or ask at a Centrelink Customer Service Centre.

## What else should I know?

When you tell us that someone has died, we will work out if you are eligible for Bereavement Payment and how much you will receive. Bereavement Payment is available in many circumstances and different taxation rules may apply depending on the type of income support payment you receive.

For more information visit [www.centrelink.gov.au](http://www.centrelink.gov.au) or call **13 2300** or ask at a Centrelink Customer Service Centre.

## Bereavement Allowance

Bereavement Allowance is a short term income support payment. If your partner has recently died, Bereavement Allowance gives you a level of income while you make funeral arrangements, settle financial affairs and find out if you are eligible for a longer-term payment from us.

## Am I eligible?

You may receive Bereavement Allowance if:

- your partner dies
- you were living with your partner immediately before your partner's death
- you have not re-partnered
- you are not eligible for Parenting Payment
- your income and assets are below a certain amount, **and**
- you are an Australian resident\*.

\* For more information on residence requirements see *Centrelink—the basics*.

You need to lodge a claim for Bereavement Allowance. You can get a form by calling **13 2300** or asking at a Centrelink Customer Service Centre.

## How does it work?

You may receive:

- fortnightly Bereavement Allowance—see the *Bereavement Allowance Payments Rates* factsheet for amounts
- a Pensioner Concession Card
- Pharmaceutical Allowance
- Utilities Allowance.

For more information see “Extra assistance” in *Centrelink—the basics*.

Bereavement Allowance is payable for up to 14 weeks after the death of your partner, providing you claim within 14 weeks of your partner's death. If you are pregnant when your partner dies, you can continue to receive Bereavement Allowance for the duration of the pregnancy.

**Note:** if you are currently receiving an income support payment from us, you may consider transferring to Bereavement Allowance (paid under the Pensions Income and Assets Test) during this 14-week period.

For more information visit [www.centrelink.gov.au](http://www.centrelink.gov.au) or call **13 2300** or ask at a Centrelink Customer Service Centre.

## What else should I know?

You may also receive:

- Rent Assistance
- Remote Area Allowance
- Telephone Allowance
- Utilities Allowance.

For more information see "Extra Assistance" in *Centrelink—the basics*.

## Pension Bonus Bereavement Payment

If your partner was registered for the Pension Bonus Scheme with us or the Department of Veterans' Affairs and died on or after 1 January 2008 before making a claim for Age Pension and Pension Bonus, you may be entitled to Pension Bonus Bereavement Payment. The amount you receive is based on the amount of Pension Bonus your partner would have been entitled to.

For more information, see the *Pension Bonus Scheme* brochure. This is available at [www.centrelink.gov.au](http://www.centrelink.gov.au) or by calling **13 2300** or asking at a Centrelink Customer Service Centre.

## Widow Allowance

Widow Allowance provides financial assistance if you have become widowed, separated or divorced later in life and have no recent workforce experience and no dependent children under 16 years of age. Widow Allowance has been phased out from 1 July 2005. From that date new grants for Widow Allowance will only be made to women born on or before 1 July 1955.

## Am I eligible?

You may receive Widow Allowance if you are a woman who:

- was born on or before 1 July 1955, and is not a member of a couple
- has become widowed, divorced or separated (including separated de facto) since turning 40 years of age
- has no recent workforce experience—that is you haven't worked at least 20 hours a week for 13 weeks or more in the last year
- is an Australian resident\*, **and**
- meets the income and assets test.

\* For more information on residence requirements see *Centrelink—the basics*.

If you are the principal carer of a dependent child under 16 years of age you may be eligible for Parenting Payment or Newstart Allowance.

For more information visit [www.centrelink.gov.au](http://www.centrelink.gov.au) or call **13 2850** or ask at a Centrelink Customer Service Centre.

## How does it work?

You may receive:

- a fortnightly Widow Allowance
- a Health Care Card
- a Pensioner Concession Card (if you are over 60 years of age and have been receiving certain payments from Centrelink for more than nine months)
- Utilities Allowance.

The amount of Widow Allowance you can receive depends on whether your income and assets are below a certain amount. For more information see the *Mature Age Payments Rates* factsheet. This is available at [www.centrelink.gov.au](http://www.centrelink.gov.au) or by calling **13 2850** or asking at a Centrelink Customer Service Centre.

## What else should I know?

If you were granted Widow Allowance before 20 September 2003 you will be invited to attend a participation interview to discuss assistance with looking for work or participation in education and training, however there is no penalty for not attending. If your payment was granted on or after 20 September 2003 you will be required to attend a participation interview with us at least once every 12 months, however you are not obliged to look for work.

For more information, visit [www.centrelink.gov.au](http://www.centrelink.gov.au) or call **13 2850** or ask at a Centrelink Customer Service Centre.

You may also receive:

- Rent Assistance
- Pharmaceutical Allowance
- Mobility Allowance
- Remote Area Allowance
- Telephone Allowance
- Education Entry Payment
- Pensioner Education Supplement (in some circumstances)
- Crisis Payment
- CDEP Participation Supplement.

For more information on other assistance, see “Extra assistance” in *Centrelink—the basics*.

## Further income support options

Depending on your circumstances, you may be required to apply for another payment if you continue to need income support.

You may be eligible for:

- Parenting Payment
- Newstart Allowance
- Youth Allowance.

Some of the above payments may require you to take part in the workforce. You may be eligible for an exemption from these requirements for a period of time.

Information on these payments and the requirements can be found in *Centrelink—the basics* and *Are you a parent or guardian?* These are available at [www.centrelink.gov.au](http://www.centrelink.gov.au) or by calling **13 6150** or asking at a Centrelink Customer Service Centre.

## Family payments

### Family Tax Benefit—Bereavement Payment

#### Am I eligible?

You may receive a Bereavement Payment of Family Tax Benefit if:

- you were receiving Family Tax Benefit for a child who died, **or**
- you were eligible to receive Family Tax Benefit at the time of the child’s death.

#### How does it work?

If you were receiving fortnightly payments of Family Tax Benefit:

- you will keep receiving Family Tax Benefit for another 14 weeks after the child’s death, **or**
- you have the option of receiving this Bereavement Payment in a lump sum.

If you are going to claim Family Tax Benefit as a lump sum after the end of the financial year, you can:

- receive your Bereavement Payment with your lump sum, **or**
- lodge a bereavement claim with the Family Assistance Office.

### Baby Bonus

If your baby is stillborn or dies shortly after birth, you may still receive Baby Bonus.

#### Am I eligible?

Information about Baby Bonus can be found at [www.familyassist.gov.au](http://www.familyassist.gov.au) or [www.centrelink.gov.au](http://www.centrelink.gov.au) or by calling **13 6150**.

#### How does it work?

You need to lodge a claim for Baby Bonus within 52 weeks of the birth of your child (special rules apply if the child was adopted). See the above websites for more information.

### Maternity Immunisation Allowance

Maternity Immunisation Allowance can be paid as a lump sum payment if you claim for a child who is stillborn or who dies before five years of age.

#### Am I eligible?

You can receive Maternity Immunisation Allowance if you lodge your claim before the child’s fifth birthday or within two years of the child’s death – whichever is later.

If your child was adopted from overseas, special rules apply. Please contact the Family Assistance Office if this applies to you.

For more information see the *Family Assistance Office Guide to Payments* factsheet for amounts. This is available at [www.familyassist.gov.au](http://www.familyassist.gov.au) or call the Family Assistance Office on **13 6150**.



If you were receiving Carer Allowance, Carer Payment or Double Orphan Pension for a child in your care, you may also get a Bereavement Payment if your child dies and you meet certain criteria. The amount is usually equal to 14 weeks of payments.

## Child support payments

If you pay or receive child support for a child who has died, you or your representative should contact the Child Support Agency by calling **13 1272**.

**Note:** you must notify Centrelink and the Child Support Agency separately.

## Support for you after someone has died

Adjusting to life after you have lost someone close is never easy but there is plenty of assistance available.

Your Citizens' Advice Bureau or local community information service can put you in touch with support groups. Members of the Australian Funeral Directors' Association also have helpful information.

## Grieving

Grieving is a natural part of losing someone close to you, so adjusting to your new circumstances may take time. Counsellors can often assist people who are grieving. Our social workers can refer you to grief counselling. Counsellors can also be contacted through organisations such as:

- community health centres
- the National Association for Loss and Grief
- Lifeline.

Ministers of religion can also help you cope with grief and many funeral directors offer sessions to assist with grief.

## Loneliness

It may seem difficult at first to take part in social groups and activities. You may or may not want people around you.

With time, the company of others may help you develop new interests. The Community Information and Referral Service, your local community health centre or our social workers can put you in touch with organisations such as Rotary, Apex and Senior Citizens. These organisations

would value your assistance as a volunteer and you can join their activities and outings.

## Health

Taking care with your diet and regular exercise can assist you re-establish a routine. We can arrange for visits by a community nurse if necessary. Many community groups or local councils can arrange services to help care for your house or garden. Not all of these services are free and some may be provided only after your needs have been assessed.

## Housing

You may want to stay in your family home. However, if this is difficult, think about all the options carefully before you decide on a change. Moving too quickly may not be the best solution. It is a good idea to consider all of your options.

You can talk to one of our Financial Information Service Officers who will give you information about how any decisions you make could affect the payments you receive.

## Financial assistance

If you would like assistance in working out a budget or managing your financial affairs, you can speak to a financial counsellor by contacting any of the following:

- the Community Information and Referral Service
- a welfare rights centre
- rural financial counselling services.

If you are in financial trouble, financial counsellors can give you advice and help to stop the situation becoming more difficult. They can also talk to creditors on your behalf.

Your bank manager, or the bank manager of the person who died, can also advise you if you have worries about financial matters.

## What if someone who dies has debts to be paid?

Relatives and friends do not have to pay the debts of the person who has died unless the debts are in joint names. Debts can be paid from the estate—see “The will” on page 9.

For more information, call the Public Trustee—look for the phone number in the *White Pages*.

## Rearranging your finances

As a result of the death of a loved one, you may need to understand more about investments or other assets that you may now own. As a result of a death, you might be entitled to a superannuation payment. You need to contact the relevant superannuation organisation and find out what payments, if any, you could be entitled to. You would need to tell us of these details as they may affect any Centrelink payment you receive.

The Department of Families, Housing, Community Services and Indigenous Affairs has two booklets on investments called *Investing your money* and *Retirement income streams*. You can get a copy by visiting [www.fahcsia.gov.au](http://www.fahcsia.gov.au) or from one of our Financial Information Service Officers.

# Special help from Centrelink

## Social workers

Our social workers can assist if you need someone to talk to or there are issues you need to deal with after the death of someone close to you.

Social workers can assist with:

- counselling and support
- advice about payments and services
- advice about community services
- referrals to other support services
- exploring some of your options for the future, such as employment, training or volunteer work.

To make an appointment with a social worker call **13 1794**. If you cannot travel to a Centrelink Customer Service Centre to see a social worker, you may be able to contact a social worker over the phone. Social workers can also arrange for an interpreter if you need one. The social worker service is free.

## Financial Information Service

Following the death of a loved one, you may need to understand more about investments and other assets that you may now own. Our Financial Information Service is an education and expert information service available to everyone in the community. The service helps you make informed decisions about investment and financial issues for your current and future needs. It is independent, free and confidential and provides services by phone, in person at an appointment and through seminars.

Our Financial Information Service Officers assist you to maintain and improve your standard of living by:

- providing you with expert financial information
- increasing your confidence to deal with financial issues
- assisting you to understand your own financial affairs and the options available to you
- alerting you to the levels of risk associated with different financial products
- introducing you to the roles of different experts in financial and associated industries
- assisting you to be discerning when choosing experts
- encouraging you to reduce your personal debt
- encouraging your sensible use of credit
- encouraging you to increase your savings and planning for the future
- planning effectively for your retirement
- maximising your retirement income.

The Financial Information Service Officer **will not:**

- provide financial advice or financial counselling
- recommend any particular type of investment
- tell you how to invest your money
- tell you exactly what payment you may receive from Centrelink or the Department of Veterans' Affairs (but they can give you an estimate).

For more information or to arrange an appointment with a Financial Information Service Officer call **13 2300**.

Financial Information Service Officers also conduct regular information seminars on a range of topics. For more information about a seminar near you or to make a booking call **13 6357**.

## Help from the Department of Veterans' Affairs

The Department of Veterans' Affairs may also be able to assist veterans and their families in times of bereavement. This help may include:

- income support
- special allowances
- bereavement payments
- funeral benefits
- information on continuing financial assistance
- housing assistance
- commemorative plaques for eligible deceased veterans.

For more information call the Department of Veterans' Affairs on **13 3254**. For callers from regional Australia, call **Freecall™1800 555 254**. You can also ask for the *Planning ahead—a guide to putting your affairs in order* information package or call **Freecall™1800 113 304**.

A number of ex-service organisations also provide assistance to members and their families.

## What to do after someone has died

Few people die at home in Australia today so, most of the time, the hospital or other authorities are there to take care of the medical necessities and formalities.

When someone dies, the doctor must sign a certificate that confirms the death. Funeral arrangements cannot be completed until the doctor has signed and issued this certificate (generally called a doctor's certificate of cause of death). The funeral company can then take the deceased into their care.

## Who is responsible for registering a death?

The funeral director in charge of the funeral arrangements will collect all the information required for registering the death and send it to the relevant state or territory government office. In most states and territories, this office is called the Registry of Births, Deaths and Marriages. A death certificate is not automatically sent to the family following registration. If requested, the funeral director will apply for a death certificate when submitting the documents. If a funeral director is not involved in the funeral arrangements, the person who manages the final arrangements for the deceased such as a burial or cremation is responsible for registering the death.

## Organising the funeral

A funeral director can organise the funeral for you. They will arrange for the deceased to be removed from the place of death and provide the certificates for the burial or cremation service. The funeral director may also assist with things such as newspaper notices, flowers and religious services. If you do not know who to contact, the Funeral Directors' Association in your state or territory can assist.

Funeral costs can vary considerably. It is important to know what you are getting and how much it will cost. Do not be persuaded to spend more than you can afford. The funeral director should provide a quote in writing.

## Insurance policies

Sometimes private health, sickness, accident or life insurance policies may help to pay funeral and other expenses. For example, some private health insurance companies contribute amounts up to about \$1500 towards the cost of a funeral. The contribution depends

on the level of cover and certain conditions, which may include:

- your relationship to the person who has died
- the length of time the person who died had the cover, **or**
- whether a health condition that contributed to the death had existed before taking up the insurance.

**Note:** if you find that the person who died had such insurance call the company and ask if there is any payment available.

## Funeral plans and funeral bonds

Some people pay for their funerals in advance.

Funeral plans involve paying in advance for an agreed funeral service.

Funeral bonds represent money the person has put aside to cover their funeral costs.

**Note:** if you arrange for a prepaid funeral or have funeral bonds, leave a copy of the funeral contract with someone such as your next of kin, a solicitor, the Public Trustee, a trusted friend or the executor of your will.

Prepaid funerals and pre-purchased cemetery plots are exempt from the assets test for Centrelink payments, regardless of their value.

Certain funeral bonds are also exempt from the assets test. For more information see *Funeral expenses—preparations you can make* factsheet. This is available at [www.centrelink.gov.au](http://www.centrelink.gov.au) or by calling **13 2300** or asking at a Centrelink Customer Service Centre.

## The will

A will is a legal document that states how the deceased's belongings are to be distributed after their death. It may take into account:

- the likely value of their estate
- special funeral arrangements
- prepaid cemetery plots
- beneficiaries and special gifts
- organ donation
- appointing an executor.

The executor of the will is responsible for distributing the person's assets to the people named in the will as beneficiaries. This happens after any debts are paid.

Depending on the state or territory, there may have to be a "grant of probate" if the estate is more than \$10 000. This process includes a court order that says the will is the final and valid will of the person who has died.

If the person has not left a will, the estate is shared under a formula set by law. The formula cannot take account of the person's wishes.

If there are no close relatives, there is a chance the estate could be paid to a state or territory government.

The administration of the estate may be more difficult and expensive if there is no will. The State Trustee, Public Trustee or a solicitor can give you advice on what to do in these circumstances.



## Who to notify after someone has died

When someone dies, a number of people and organisations need to be told. This helps to finalise the person's affairs and makes sure you can receive the assistance you need.

Before you start contacting the relevant people or organisations, it is worth checking to see if the person who died had a filing cabinet, folder or document case that may contain personal records and documents. These records could contain important reference numbers such as a Centrelink Customer Reference Number, Medicare number or health fund membership number.

Important documents to look for include:

- a will
- birth and marriage certificates
- property deeds and mortgage papers
- home loan details
- lease (setting out legal entitlements for a rented property)
- tax records (with details of income and assets)
- insurance policies (for example, home, contents and car)
- life insurance and superannuation policies
- savings account details
- any documents about funeral bonds, prepaid funeral arrangements or burial plots.

Because many organisations require a copy of the death certificate before they will act on your advice, it is wise to provide this as soon as possible.

The following table lists the people and organisations you may need to contact.

*When someone dies, a number of people and organisations need to be told. This helps to finalise the person's affairs and makes sure you can receive the assistance you need.*

| Person or organisation to be contacted  | Contact person, phone number and address (if needed) | Details of person who died (for example, account number, Medicare number) | Notified of death (Yes/No) |
|---|--|---|----------------------------|
| Accountant  |  |   |                            |
| Australian Taxation Office  |  |   |                            |
| Banks, credit unions  |  |   |                            |
| Centrelink  | <b>13 2300</b>                                       |   |                            |
| Child Support Agency  | <b>13 1272</b>                                       |   |                            |
| Clubs (for example, the RSL)  |  |   |                            |
| Credit card/hire purchase   |  |   |                            |
| Department of Veterans' Affairs   | <b>13 3254</b>                                       |   |                            |
| Doctor  |  |   |                            |
| Australian Electoral Commission   | <b>13 2326</b>                                       |   |                            |
| Employers   |  |   |                            |
| Executor of will  |  |   |                            |
| Family and friends  |  |   |                            |
| Foreign pension authority   |  |   |                            |
| Funeral bond  | Yes/No   |   |                            |
| Funeral insurance   | Yes/No   |   |                            |
| Gas supply company  |  |   |                            |
| Health benefits fund  |  |   |                            |
| Health professionals (e.g. physiotherapist, dentist, podiatrist, optometrist) |  |   |                            |
| Hearing center  |  |   |                            |
| Hospital  |  |   |                            |
| Insurance companies   |  |   |                            |
| Landlord  |  |   |                            |
| Local council (rates, meals on wheels)  |  |   |                            |
| Local electricity authority   |  |   |                            |
| Medicare  | <b>13 2011</b>                                       |   |                            |
| Minister of religion  |  |   |                            |
| Local post office   |  |   |                            |
| Preferred funeral director  |  |   |                            |
| Prepaid funeral   | Yes/No   |   |                            |
| Professional bodies (e.g. solicitor, accountant)                              |  |   |                            |
| Public services (library)   |  |   |                            |
| Public Trustee  |  |   |                            |
| Social worker   |  |   |                            |
| Superannuation fund   |  |   |                            |
| Phone company   |  |   |                            |
| Vehicle registration and licensing authorities                                |  |   |                            |

It might be easier for you to notify some of these people and organisations in writing. The letter below is an example of the kind of letter you may need.

TO WHOM IT MAY CONCERN

I wish to notify you of the death of:

Mr/Mrs/Miss/Ms

|                        |          |
|------------------------|----------|
| Surname                |          |
| Given names            |          |
| Date of birth          |          |
| Street name and number |          |
| Suburb                 |          |
| State                  | Postcode |
| Date of death          |          |

I understand the above had dealings with your organisation.

The reference number/membership/client number for your organisation was

Please amend your records.

If you need to contact me for further information,

my name is

and my phone number is

|                              |
|------------------------------|
| Signature                    |
| Name and address             |
| Relationship to the deceased |
| Date                         |

## Getting someone's name removed from mailing lists

If you want to have the name and phone number of the deceased removed from mailing lists, you can ask the Australian Direct Marketing Association to do this for you.

To register the details, write to:

ADMA—Do Not Contact Service  
Reply Paid 4054  
Sydney NSW 2001

You can also register the details on the association's website at [www.adma.com.au](http://www.adma.com.au)

## Planning ahead

Planning for death is not something most of us do. People are often not aware of the impact that lack of planning can have on their loved ones following their death. Making

a will or prearranging a funeral can reduce the impact on loved ones substantially.

A number of specialists and experts can provide you with assistance to make arrangements. For example, our Financial Information Service conducts seminars on estate planning and wills. The topics covered in these seminars include:

- the importance of writing a will
- enduring Power of Attorney
- administration
- making your wishes known.

The seminars may include guest speakers from law firms, Public Trustee offices or funeral directors.

## Getting others to look after your affairs

Most people prefer to look after their own affairs and retain their independence for as long as possible. The way people age varies and with it the need for planning for the future. In some cases, a parent may gradually

pass on more and more responsibilities to an adult, child or partner while in other cases, as with the sudden onset of an illness or accident, the change may come quickly. Some people may need assistance because of a disability, illness or problems with reading, writing or managing their affairs. Others may need to plan ahead because they are caring for someone and are uncertain whether they will be able to care for the person long-term.

Appointing a Power of Attorney may assist in planning for the future. A Power of Attorney may include the authority to make financial, personal or medical decisions, subject to any listed limitations. A standard Power of Attorney generally remains in place until revoked by the “donor” or until the donor loses his or her legal capacity.

This is in contrast to an enduring Power of Attorney, which continues to remain in place after the loss of legal capacity.

If the authorised person is unable to execute a Power of Attorney, the situation may need to be referred to the relevant Guardianship and Administration Tribunal. Although the names of these tribunals vary, each state and territory in Australia now has such a tribunal.

These tribunals investigate and determine whether someone is so incapacitated that they will need a person to make personal decisions (a guardian) or financial decisions (an administrator/manager) on their behalf. Financial Managers are subject to ongoing scrutiny by the Public Trustee, or a similar independent body, in each state and territory. You can find contact details for your Public Trustee in your local phone directory.

## Nominee arrangements

If you have a disability or illness or problems with reading, writing, understanding instructions or handling money, you may have difficulty managing your business with us.

There are several ways for you to arrange for someone to deal with us on your behalf.

## Person Permitted to Enquire

You can authorise a person or organisation to make limited enquiries about your payment and confirm information that we hold about you. This is referred to as a Person Permitted to Enquire.

## Nominee arrangements

There are two types of nominee arrangements.

**Correspondence nominee** arrangements allow you to authorise a person or organisation to act on your behalf when dealing with us. Correspondence nominees can:

- make enquiries
- receive copies of your mail
- notify changes
- complete forms and statements from us
- provide us with documents relating to your circumstances
- attend appointments with you or on your behalf.

**Payment nominee** arrangements allow you to authorise a person or organisation to receive your payments into an account maintained by the nominee. A payment nominee:

- can be provided with minimal information regarding issues affecting your payments
- must maintain and supply relevant financial records (monetary penalties may apply if they fail to do so).

You can have one nominee for both correspondence and payment arrangements or one nominee for each type of arrangement.

A nominee is required to advise us of anything that might affect their ability to act on your behalf. Nominee arrangements are subject to review, for example if responsibilities are misused. Nominee arrangements may be declined if they are not in your best interests.

For more information visit [www.centrelink.gov.au](http://www.centrelink.gov.au) or call **13 2300** or ask at a Centrelink Customer Service Centre.

## Making a claim

Often the first step in claiming a payment is to register an Intent to Claim. This lets us know you will be applying for a payment soon. You can do this by visiting a Centrelink Customer Service Centre or by calling **13 2300**.

For Bereavement Allowance, if a claim is lodged within four weeks of your partner’s death, payment can be made from the date of death. Otherwise, payment will start from the date the claim is lodged. A claim for Bereavement Allowance made after 14 weeks from the date of death will only be paid if a woman was pregnant when her partner died and the claim is lodged before the child is born.

If you are claiming the Pension Bonus Bereavement Payment it must be lodged within 26 weeks of your partner’s death.

When you are making a claim you need to provide us with accurate information about your circumstances. The information you need to provide is listed in the

relevant claim form and claim information booklet. If the information you provide is not correct or your circumstances change and you do not tell us you may be overpaid and will have to repay the money.

See *Centrelink—the basics* for more information on how to make a claim, what you need to prove your identity, how soon a payment can be made and how to arrange an Advance Payment.

## Your rights and responsibilities

It is your responsibility to decide if you wish to apply for a payment and to make the application, taking into consideration your particular circumstances.

### You must tell us if things change

When you are granted a payment or service from Centrelink or the Family Assistance Office, we will send you a letter listing events and changes to your situation you must tell us about. The letter is issued under Social Security, Student Assistance or Family Assistance law and it is important that you read it carefully. You must tell us about any of the events or changes to your situation within the timeframe specified in the letter.

To tell us if things change, you can:

- update your details at [www.centrelink.gov.au](http://www.centrelink.gov.au)
- call the “13” or “1800” number most relevant to your circumstances
- visit a Centrelink Customer Service Centre.

If you have changed your contact details remember to let Medicare know as well.

**Note:** we match information with the Australian Taxation Office, Australia’s immigration authorities, government departments and other organisations, and verify income with employers. We also act on public information. If you are overpaid benefits, you will probably have to repay the money. If you have deliberately given us incorrect information you may face a range of consequences from recovery fees to criminal prosecution.

### Our service commitments

We are committed to our Customer Service Charter. It is a public statement about the standards of service that you can expect from us. It also contains information about your rights and what you can do if you are unhappy with

the services that you have received and how to provide other feedback, both positive and negative.

For a copy of the Customer Service Charter and related information, visit [www.centrelink.gov.au](http://www.centrelink.gov.au) or call the “13” or “1800” number most relevant to your circumstances or ask at a Centrelink Customer Service Centre.

## Reviews and appeals

If you are not happy with a decision made by Centrelink there are several things you can do. You can discuss your case with the person who made the original decision. You do not have to do this but it gives you a chance to correct misunderstandings and present new information.

You have the right to ask for a review by an Authorised Review Officer if you think a decision is wrong. You may do this without first talking to the person who made the decision, but that person may still look at your review unless you have asked for this not to happen.

You should contact us as soon as possible because time limits apply in some cases and back payments may not be paid if the decision is changed. For more information see *Centrelink—the basics*, visit [www.centrelink.gov.au](http://www.centrelink.gov.au) or ask at a Centrelink Customer Service Centre.

If you believe the Authorised Review Officer’s decision is incorrect, you can appeal to the Social Security Appeals Tribunal. For more information, visit [www.ssat.gov.au](http://www.ssat.gov.au) or call **Freecall™ 1800 011 140** or write to **GPO Box 9943** in your nearest capital city.

Both you and Centrelink may apply to the Administrative Appeals Tribunal for a review of the Social Security Appeals Tribunal decision.

Both you and Centrelink may appeal a decision of the Administrative Appeals Tribunal to the Courts, but only on a question of law.

You can, but do not have to, be legally represented at any stage of the review and appeals process. Many people have been successful at all stages without representation.

Free advice and assistance may be obtained from welfare rights centres and legal aid services.

## How to provide feedback

If you have feedback about our services you have the right to contact us. Feedback could include compliments, suggestions for improvements and complaints about our service, a decision we have made, the way that a policy



is interpreted, staff behaviour and attitude or any other aspects of our operations.

Feedback can be provided by completing an online comment card at [www.centrelink.gov.au](http://www.centrelink.gov.au) or talking to any Customer Service Adviser or completing a comment card at a Centrelink Customer Service Centre, or calling the Customer Relations Line on **Freecall™ 1800 050 004**. If you have a hearing or speech impairment, you can contact Customer Relations staff using a TTY phone on **Freecall™ 1800 000 567**.

We will not discriminate against or otherwise disadvantage anyone who lodges a complaint or provides other feedback.

If you have contacted our Customer Relations staff with a concern and it has not been resolved to your satisfaction, you can take the matter further by contacting the Commonwealth Ombudsman on **1300 362 072** (local call charge).

## Keeping your personal information private

You have a right to have the personal information that we collect about you kept private. We are bound by legislation that contains strict confidentiality provisions that limit who can look at information about you and when and to whom it can be given. We are also bound by the *Privacy Act 1988*.

Specific details of how your information will be used and who it may be given to can be found in the privacy notices we provide when you give us personal information. The *Your Right to Privacy* factsheet is also available online at [www.centrelink.gov.au](http://www.centrelink.gov.au) or from a Centrelink Customer Service Centre or by calling the “13” or “1800” number most relevant to your circumstances.

Limited information about you may be used as part of market research undertaken by the Department of Human Services, Centrelink and its policy departments, or by research organisations on behalf of Centrelink or policy departments. Your privacy is protected throughout this process. For more information visit [www.centrelink.gov.au](http://www.centrelink.gov.au) and see the *Market research and you* factsheet.

If you have a question about privacy, confidentiality or access to information, ask to be put in touch with the Centrelink Privacy Officer in your area.

## More information

### Specialist staff

We have specialist staff to assist you in difficult times. A comprehensive list can be found in *Centrelink—the basics*.

For more information ask at your nearest Centrelink Customer Service Centre or contact the relevant “13” or “1800” number listed below.

### How to contact us

Visit [www.centrelink.gov.au](http://www.centrelink.gov.au) and [www.familyassist.gov.au](http://www.familyassist.gov.au) for more information about Centrelink and family payments and services or contact us in any of the following ways.

### By phone

|  |                               |
|--|-------------------------------|
| <b>Planning for or needing help in retirement</b>  | <b>13 2300</b>                |
| Needing help after someone has died  |                               |
| <b>Parent or guardian</b>  | <b>13 6150</b>                |
| Family Assistance Office   |                               |
| <b>Looking for work (21 and over)</b>  | <b>13 2850</b>                |
| Are you a farmer or self-employed  |                               |
| Needing help in a crisis   |                               |
| Recently moved to Australia  |                               |
| <b>Someone who is ill, injured or has a disability</b>   | <b>13 2717</b>                |
| Caring for someone who is frail aged, ill or who has a disability                              |                               |
| <b>Planning to study or undertake training (or currently studying or undertaking training)</b> | <b>13 2490</b>                |
| Looking for work (under 21)  |                               |
| Youth Allowance  |                               |
| Austudy  |                               |
| Pensioner Education Supplement   |                               |
| <b>ABSTUDY</b>   | <b>13 2317</b>                |
| <b>Payments for Australian Apprentices</b>   | <b>13 3633</b>                |
| <b>Assistance for Isolated Children</b>  | <b>13 2318</b>                |
| <b>Indigenous Call Centre</b>  | <b>13 6380</b>                |
| <b>Drought Assistance</b>  | <b>13 2316</b>                |
| <b>Murray-Darling Basin Assistance and Referral Line</b>                                       | <b>Freecall™ 1800 050 015</b> |
| <b>TTY* enquiries</b>  | <b>Freecall™ 1800 810 586</b> |
| <b>Centrelink International Services</b>   | <b>13 1673</b>                |

For information about claiming a payment from a country other than Australia and about claiming an Australian payment while outside Australia

**Calling from outside Australia** +61 3 6222 3455

You can reverse the charges

**Foreign Income Exchange Line Freecall™ 1800 050 041**

If you get income from a country other than Australia

**To speak to Centrelink in a language other than English** 13 1202

**Centrelink Business Hotline** 13 1158

**Customer Relations Freecall™ 1800 050 004**

Suggestions, complaints or compliments

**TTY\* Customer Relations Line Freecall™ 1800 000 567**

\* TTY is only for people who are deaf or have a hearing or speech impairment. A TTY phone is required to use this service.

**Australian Government Services Fraud Tip-off Line** 13 1524

**Financial Information Service Seminar bookings** 13 6357

**Financial Information Service** 13 2300

**Note:** calls from your home phone to Centrelink “13” numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to “1800” numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

### Some tips when calling

- Stay on the line—try not to hang up and redial, you may wait longer.
- Have your details ready—it helps if you have your reference number and any letter you want to talk about with you when you call.
- Have a pen and paper ready to take notes.
- We cannot give you details about other people, even family members, unless you have written permission or they are with you when you call.

### In person

Appointments at a Centrelink Customer Service Centre are available on request.

We also regularly visit rural and remote areas. For more information call **13 2316** or ask at a Centrelink Customer Service Centre.

### In writing

Our contact address is on every letter we send you, or refer to the *White Pages* for the address of your nearest office.

## eServices

Centrelink eServices is a quick and convenient way to report, update or view your personal details without having to speak to a Centrelink Customer Service Adviser or visit a Centrelink Customer Service Centre.

**Online service**—is secure, convenient and protects your privacy. Some of the options that make it easier to do business with us.

- Apply for an Advance Payment
- Print an Income Statement
- View your appointments with Centrelink
- Check when you'll be paid by Centrelink
- View your Income and Assets summary.

**Phone service**—provides you with a convenient way to do some of your Centrelink business.

Call **13 6240**—to access a range of phone services

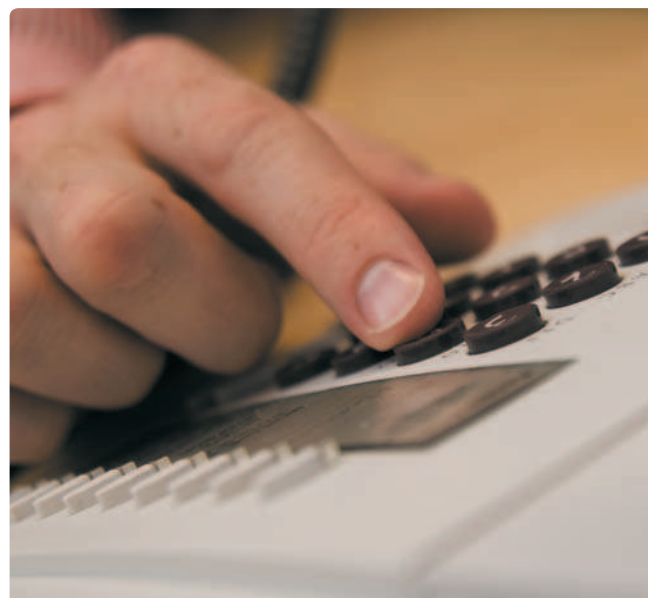
Call **13 3276 (13 EARN)**—to report fortnightly employment income (if eligible)

For more information about reporting requirements visit [www.centrelink.gov.au](http://www.centrelink.gov.au)

**Centrelink Online Letters Service**—gives you the choice to view some letters from Centrelink online rather than having them sent to your postal address.

**Centrelink SMS or Email Reminders**—is a free personalised reminder service that sends a text message or email to remind you about appointments and lodgement dates.

For more information about Centrelink eServices see *Centrelink—the basics*.



## Other organisations and useful information

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Please see your phone book for details of these organisations in your state or territory.

**Australian Funeral Directors Association**—provides practical information about what to do when someone dies as well as a list of AFDA members in each state and territory. Visit [www.afda.org.au](http://www.afda.org.au)

**Child Support Agency**—ensures the children of separated parents receive financial support from both parents. Visit [www.csa.gov.au](http://www.csa.gov.au) or call **13 1272**.

**Commonwealth Respite and Carelink Centres**—assist carers to access respite or to take a break and provide information about community and other aged care services. They can provide information and advice about respite options and help with organising planned or emergency respite. Visit [www.comcarelink.health.gov.au](http://www.comcarelink.health.gov.au) or call **Freecall™ 1800 052 222** or **Freecall™ 1800 059 059**.

**Department of Education, Employment and Workplace Relations**—supports the lifelong learning needs of all Australians and looks after services to help people obtain employment. Visit [www.deewr.gov.au](http://www.deewr.gov.au)

**Department of Families, Housing, Community Services and Indigenous Affairs**—looks after a broad range of issues affecting the living standards of Australian families, communities and individuals. Visit [www.fahcsia.gov.au](http://www.fahcsia.gov.au)

**Department of Human Services**—the department brings together six agencies that collectively aim to improve the delivery of relevant health and welfare services to all Australians. Visit [www.humanservices.gov.au](http://www.humanservices.gov.au)

**Department of Veterans' Affairs**—can provide assistance in times of bereavement. Visit [www.dva.gov.au](http://www.dva.gov.au)

**depressionNet**—provides comprehensive information, assistance and support for Australians with depression and their families and friends. Visit [www.depressionnet.com.au](http://www.depressionnet.com.au)

**Family Relationships Centres/Family Relationship Advice Line**—provide information, advice and dispute resolution to help parents and carers focus on the needs of the children and develop workable arrangements without going to court. Visit [www.familyrelationships.gov.au](http://www.familyrelationships.gov.au) or call **Freecall™ 1800 050 321**.

**Lifeline**—provides a range of services including a free counselling service. Visit [www.lifeline.org.au](http://www.lifeline.org.au) or call **13 1114**.

**Medicare Australia**—delivers health payments, services and information. Medicare: call **13 2011**. Pharmaceutical Benefits Scheme: call **Freecall™ 1800 020 613**. Australian Organ Donor Register: call **Freecall™ 1800 777 203**. Australian Childhood Immunisation Register: call **Freecall™ 1800 653 809**. Visit [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au)

**National Association of Loss and Grief**—an organisation that focuses on issues related to loss and grief. For more information contact the association in your state.

**Palliative Care Australia**—provides information on relieving the pain and suffering of people with a terminal illness and the type of care they need. Visit [www.pallcare.org.au](http://www.pallcare.org.au)

**Sids and Kids online**—provides information about ways to reduce the risk of Sudden Infant Death Syndrome (SIDS) as well as what assistance is available if you or someone you know is affected by SIDS. Visit [www.sidsandkids.org](http://www.sidsandkids.org)

**Solace Association**—provides support for people who have lost their partner. Visit [www.solace.org.au](http://www.solace.org.au)

## Disclaimer

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The information contained in this publication is intended only as a guide to payments and services. It is your responsibility to decide if you wish to apply for a payment and to make an application, with regard to your particular circumstances.

This information is accurate as at January 2009. If you use this publication after that date, please check with us that the details are current.

*We continue to increase the number of ways that you can contact and do business with us. A growing number of our services are available online and over the phone.*

# Giving you options

Centrelink is an Australian Government agency within the Human Services Portfolio, delivering payments and services on behalf of a number of government departments, including:

- the Department of Education, Employment and Workplace Relations
- the Department of Families, Housing, Community Services and Indigenous Affairs
- the Department of Innovation, Industry, Science and Research.


## Information for all the times in your life

**Are you a parent or guardian?**  
A guide to your options and our services




Australian Government | Centrelink getting you started | [www.centrelink.gov.au](http://www.centrelink.gov.au)

**Looking for work?**  
A guide to your options and our services




Australian Government | Centrelink getting you started | [www.centrelink.gov.au](http://www.centrelink.gov.au)

**Studying or training?**  
A guide to your options and our services




Australian Government | Centrelink getting you started | [www.centrelink.gov.au](http://www.centrelink.gov.au)

**Are you a farmer, self-employed or rural Australian?**  
A guide to your options and our services




Australian Government | Centrelink getting you started | [www.centrelink.gov.au](http://www.centrelink.gov.au)

**Needing help in a crisis?**  
A guide to your options and our services




Australian Government | Centrelink getting you started | [www.centrelink.gov.au](http://www.centrelink.gov.au)

**Recently moved to Australia?**  
A guide to your options and our services




Australian Government | Centrelink getting you started | [www.centrelink.gov.au](http://www.centrelink.gov.au)

**Are you ill, injured or do you have a disability?**  
A guide to your options and our services




Australian Government | Centrelink getting you started | [www.centrelink.gov.au](http://www.centrelink.gov.au)

**Caring for someone?**  
A guide to your options and our services




Australian Government | Centrelink getting you started | [www.centrelink.gov.au](http://www.centrelink.gov.au)

**About to retire or in retirement?**  
A guide to your options and our services




Australian Government | Centrelink getting you started | [www.centrelink.gov.au](http://www.centrelink.gov.au)

**Needing help after someone has died?**  
A guide to your options and our services



Australian Government | Centrelink getting you started | [www.centrelink.gov.au](http://www.centrelink.gov.au)

**Centrelink—the basics**  
A guide to your options and our services



Australian Government | Centrelink getting you started | [www.centrelink.gov.au](http://www.centrelink.gov.au)