

s22



Australian Government

Services Australia

Changes to the repayment rate of an advance payment 103-05040060

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Background

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This document outlines information about requests to vary repayments of advance payments. This document **does not** apply to Advance payments for Home Equity Access Scheme loans.

Changes to advance payments

For all advance payments, any requests to suspend, decrease or increase repayments can be completed

- in person or
- via the telephone

However, these variations to repayments cannot be completed the same day the advance is granted.



Customers can also use their [Centrelink online account or Express Plus mobile app](#) to increase or decrease their regular advance repayment amounts.

Generally, an advance payment is repaid at a set rate over 13 fortnights.

Where an advance payment has been over-recovered, the excess funds should be repaid to the customer.

Decreasing or suspending repayments

A request to reduce repayments below the standard rate of recovery, or suspend repayments can only be approved if:

- the customer has had a significant change in circumstances that are special and unusual,
- these could not have been foreseen at the time that they applied for the advance **and**
- they would experience severe financial hardship if the repayment was not reduced

A reduction in the repayment amount can only be for a specified period of time. Upon expiry of the specified date the repayments automatically return to the standard repayment rate. Repayments cannot be reduced/suspended for more than 3 months at a time. The customer must recontact at the end of the 3 month period to request any further reduction/suspension based on their circumstances at that time.

Note: where a customer with an increased recovery arrangement in place requests to reduce their repayments to the standard recovery amount, no assessment is necessary, and the recovery rate should be varied without question.

Prison release customers who meet the [financial hardship criteria for Crisis Payment](#) are eligible to have a suspension or reduction to the recovery of any existing advance payment for a period of 4 weeks in line with similar arrangements in place for debt recovery.

FTB customers who have reduced their repayments must be referred to [Financial Management support services](#). Future applications for an FTB advance payment will reject if an outstanding advance of any type has a reduced recovery arrangement in place.

Decreasing repayments online



Customers can decrease their repayments using their Centrelink online account or Express Plus mobile app, but only if the repayment amount has previously been increased to more than the standard recovery amount. They can only decrease the amount to an amount above or equal to the standard rate of recovery.

Example: the customer has taken out a \$500 advance payment. Standard recovery amount is \$38.50 per fortnight for 13 fortnights. The customer then decides that they want to pay the advance off faster so increase the repayments to \$50 per fortnight. After 2 repayments at this new rate, they decide to reduce the repayment as they are now having difficulties meeting their other regular costs. The reduction can be updated via their online account, but the repayment can only be reduced to \$38.50.

s47E(d)

Note: customers with a nominee cannot decrease their repayments online.

Increasing repayments

A request to increase the rate of repayment can only be approved if the customer will **not** experience severe financial hardship. For Special Employment Advance (SEA) repayments the increased repayment amount cannot be greater than the amount of money declared by the customer as available at the end of each fortnight.

If the increased repayment amount would place the customer in hardship, the request to increase the repayment amount should not be approved. The s47E(d) workflow will prompt the Service Officer to assess if the customer can afford the increased repayment amount and still meet their usual fortnightly expenses.

In some circumstances, paying an outstanding advance early may not benefit the customer or enable them to claim another advance earlier. The arrangements for claiming further advances are different for:

- pension customers
- non-pension customers, and
- FTB customers

Increasing repayments online



Customers can increase their repayment amount using their:

- Centrelink online account or
- Express Plus mobile app

The customer will be limited in the amount of the increase to a maximum of twice the standard repayment amount.

Example: if the customer is currently repaying \$38.50 per fortnight, the maximum amount they could increase their repayments to would be \$77.00 per fortnight.

This restriction only applies to customers using their online account or Express plus mobile app. There is no restriction on the increased amount if the increase is actioned by a Service Officer and will not place the customer in financial hardship.

Note: customers with a nominee cannot decrease their repayments online.

Reviews of reduced or suspended repayment arrangements

Reduced or suspended repayment arrangements automatically cease when the review date is reached.

s47E(d)

If the customer cannot afford to have their repayments increased to the standard rate of recovery because they are still in financial hardship, then it is not appropriate to grant a further advance, as this will only exacerbate the financial hardship. The customer may benefit from a referral to [Financial Management Support Services](#).

The maximum period for a reduced or suspended repayment arrangement is 3 months.

Over recovered advances

When a customer makes a lump sum payment to finalise the advance, any delay in this amount being processed may allow further regular repayments to be deducted from the customer's fortnightly payment. The advance balance will need to be adjusted and the excess funds repaid to the customer.

Repayments that cannot be varied

Repayment rates for [Mobility Allowance \(MOB\) advance payments](#) cannot be increased or decreased.

Transfers between payments

Where a customer transfers between payments, for example from Carer Payment (CP) to Youth Allowance (YA), a Manual Follow-up (MFU) will trigger the recovery of their outstanding advance payment after 3 weeks. The repayment rate cannot be modified before this review matures.

Customers with a nominee arrangement

Service Officer's must check if any restrictions will prevent the repayment amount being updated for customers who have a nominee.

If an **involuntary** nominee arrangement is in place the Service Officer **must** contact the nominee before making any changes to the advance.

If a **voluntary** nominee arrangement exists, the nominee should be contacted if it is considered to be in the customer's best interest.

If the customer has different correspondence and payment nominees, contact the correspondence nominee.

Involuntary nominee arrangements

An involuntary nominee arrangement is where a third party has been given legal right, as the result of a court, tribunal, guardianship, or administration order to administer the customer's affairs.

Delegation

The delegation to vary repayment of an advance payment is at the Australian Public Service (APS) 3 level.

Related links

[Lump sum repayment of advance payment](#)

[Advance payments for non-pension customers](#)

[Advance payments for pension customers](#)

[Advance payments of Family Tax Benefit \(FTB\)](#)

[Helping customers to build their financial capability](#)

[Advance payment options online](#)

[Advance payments for Home Equity Access Scheme loans](#)

Process

This document outlines information about requests to vary repayments of advance payments. This document **does not** apply to Advance payments for Home Equity Access Scheme loans.

On this page:

[Initial assessment of request to vary repayments](#)

[Varying an advance using s47E\(d\)](#) [workflow in s47E\(d\)](#)


[Variations to advances using Manage Advances in s47E\(d\)](#)


[Over recovered advance payment](#)

[Advance repayments variations system coding via workflow in s47E\(d\)](#)


Initial assessment of request to vary repayments

Table 1:

Step	Action
1	<p>Requests to vary the repayments of an advance payment + Read more ...</p> <p>Note: variations to the repayments cannot be completed on the same day as the advance is granted.</p> <p>If the customer has a nominee arrangement in place, consider the following:</p> <p>Voluntary nominee</p> <ul style="list-style-type: none"> • correspondence or correspondence and payment nominee arrangement - if there are concerns regarding the customer's capacity to understand their ability to make regular fortnightly repayments at the new rate, attempt to contact the nominee before varying an advance repayment. Where contact is made, record details on a s47E(d) • payment nominee only arrangement - contact with the nominee is not required Note: make sure the customer is aware that payments will continue to go to the payment nominee's bank account as per their normal payment arrangement <p>Involuntary nominee</p> <p>An involuntary arrangement is where a third party has been given legal right, as the result of a court, tribunal, guardianship, or administration order to administer the customer's affairs.</p> <p>Under no circumstances is the following to occur without the nominee's approval:</p> <ul style="list-style-type: none"> • an advance payment to be updated at the request of the customer • the nominee arrangement to be cancelled • the payment destination changed <p>Does the customer have a nominee arrangement, which requires contact with the nominee?</p> <ul style="list-style-type: none"> • Yes, go to Step 3 • No, go to Step 2
2	<p>No nominee or contact with nominee not required + Read more ...</p> <ul style="list-style-type: none"> •  If the customer can use Centrelink online services or Express Plus Centrelink mobile app to make changes. See Advance payment options online. Procedure ends here • If the customer wants to vary repayments for a Mobility Allowance (MOB) advance payment, tell them that repayments cannot be changed. Procedure ends here • If the customer is not able to apply for a new advance because of an existing reduced or suspended repayment arrangement, make sure they are no longer in financial hardship before proceeding. Go to Step 9 • For all other requests, if the customer wants to: <ul style="list-style-type: none"> ○ decrease their advance repayments, go to Step 4 ○ suspend their advance repayments for a short period, go to Step 5 ○ increase their repayments, go to Step 9

3	<p>Customer has a nominee/third party arrangement + Read more ...</p> <p>Was contact with nominee successful and did they give approval?</p> <ul style="list-style-type: none"> • Yes, and the customer wants to: <ul style="list-style-type: none"> ○ decrease their advance repayments, go to Step 4 ○ suspend their advance repayments for a short period, go to Step 5 ○ increase their repayments, go to Step 9 • No, the advance repayments must not be changed. Record details on a s47E(d). Include the nominee name/organisation, or details if the nominee could not be contacted. Procedure ends here
4	<p>High rate of recovery and wants to reduce rate + Read more ...</p> <p>Does the customer already have a higher rate of recovery and wants to reduce their repayment rate to above or equal to the standard rate of recovery?</p> <ul style="list-style-type: none"> • Yes, the amount should be reduced without question. Hardship provisions do not apply therefore the customer should not be asked hardship questions: s47E(d) ○  For online channel, tell the customer they are able to decrease their advance repayments via their Centrelink online account or Express Plus mobile app • No, go to Step 5
5	<p>Released from prison and meets financial hardship criteria for Crisis Payment + Read more ...</p> <p>Has the customer been released from prison and meets the financial hardship criteria for Crisis Payment?</p> <ul style="list-style-type: none"> • Yes, the customer is eligible for a reduction in, or suspension of, the recovery of an existing advance payment for 4 weeks: s47E(d) • No, severe financial hardship due to special and unusual circumstances which could not have been foreseen at the time they were originally granted the advance can be considered. Note: if the customer is requesting a suspension of repayments and they are in a full-time residential program at a rehabilitation centre and that centre is appointed as the correspondence nominee, the centre can be contacted by phone to confirm financial hardship. Go to Step 6
6	<p>Special and unusual circumstances + Read more ...</p> <p>Establish if there are special and unusual circumstances making it difficult for the customer to make repayments at the current rate.</p> <p>Have there been special and unusual circumstances which could not have been foreseen?</p> <ul style="list-style-type: none"> • Yes, <ul style="list-style-type: none"> ○ for Family Tax Benefit (FTB) advances, go to Step 7 ○ for Social Security Entitlement advances, go to Step 8 • No, continue at current rate s47E(d) workflow (using s47E(d) s47E(d))

7	<p>FTB advances: Establish severe financial hardship + Read more ...</p> <p>Deduct reasonable expenses from the customer's gross fortnightly income to determine net fortnightly income.</p> <p>Reasonable expenditure includes, but is not limited to rent, groceries, electricity, minimum loan repayments, school fees, medical costs, etc.</p> <p>The rate of family assistance and Social Security Entitlement payments a family group would be paid (if eligible), may be used as a benchmark when comparing the family's income and expenditure.</p> <ul style="list-style-type: none"> • The family's gross income should include FTB before any existing FTB advance deductions • If the family's income is greater than the benchmark amount, check if their reported expenditure is reasonable <p>Is the net fortnightly income less than the standard deduction for the outstanding FTB advance?</p> <ul style="list-style-type: none"> • Yes, the customer is considered to be in severe financial hardship. Repayments can be reduced or suspended: s47E(d) • No, continue at current rate. This decision still needs to be recorded via the s47E(d) workflow (using s47E(d)): s47E(d)
8	<p>Social Security Entitlement advances: Establish severe financial hardship + Read more ...</p> <p>Deduct reasonable expenses from the customer's fortnightly income.</p> <p>Reasonable expenditure includes, but is not limited to:</p> <ul style="list-style-type: none"> • general living expenses such as rent, groceries, electricity, minimum loan repayments, school fees, etc • unusual or unexpected expenses such as medical costs, essential repairs, etc <p>Is the remaining fortnightly income less than the standard deduction for the outstanding Social Security Entitlement advance?</p> <ul style="list-style-type: none"> • Yes, the customer is considered to be in severe financial hardship. Repayments can be reduced or suspended: s47E(d) • No, continue at current rate. This decision still needs to be recorded via the s47E(d) workflow (using s47E(d)): s47E(d)
9	<p>Customer wants to increase rate of repayment of advance + Read more ...</p> <p>When a customer asks to increase their repayment amount, make sure the customer understands that does not mean they will be able to access a new advance earlier, this will depend on the type of advance being repaid.</p>

	<ul style="list-style-type: none"> • For non-pension customers, tell the customer they are only entitled to 1 advance each 12 months even if the current advance is paid off sooner. Exception: any Parenting Payment recipient who applies for an advance within 28 days of separating from their partner may receive an advance payment regardless of when they received their last advance, as long as any earlier advance has been repaid • A pension customer may receive up to 3 advance payments in a 13 fortnight period depending on any other advances made in the last 13 fortnights and any monies owed from previous advance payments received. Paying an outstanding advance early will not benefit the customer if the advance is less than 13 fortnights old. Where multiple advances exist, it is recommended that advances over 13 fortnights old, or the oldest advance that is under 13 fortnights old, be recovered earlier than advances granted more recently • A Family Tax Benefit (FTB) customer can receive 1 regular advance payment and 1 or more one-off FTB advance payments as long as the total amount of the advance payments does not exceed their maximum FTB advance payment amount. Repaying an existing regular advance payment early will not entitle the customer to another regular advance sooner as they are only payable every 182 days (26 weeks) <p>An additional FTB advance payment cannot be received if:</p> <ul style="list-style-type: none"> • there is any amount outstanding on an FTB advance payment granted more than 12 months previously, or • the amount available to be advanced (that is, the gap between the customer's maximum FTB advance payment amount and the total of the existing outstanding FTB advance payments) is less than the minimum advance amount <div style="display: flex; align-items: center; margin-top: 10px;">  <p>Tell the customer they can increase their advance repayments via their Centrelink online account or Express Plus mobile app</p> </div>
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Varying an advance using Advance Payment workflow in s47E(d)

Table 2

Step	Action
1	<p>Modify advance repayment + Read more ...</p> <p style="color: red; margin-left: 20px;">s47E(d)</p> <p>Complete the following fields:</p> <p style="color: red; margin-left: 20px;">s47E(d)</p> <p>If increasing repayment amount, go to Step 2.</p> <p>If decreasing repayment amount or suspending recovery, go to Step 3.</p>
2	<p>Increasing repayment amount + Read more ...</p> <p>Accept the request to increase the repayment rate of the advance ensuring that the increase would not result in hardship for the customer.</p>

	<p>Discuss with the customer and complete the following questions:</p> <ul style="list-style-type: none"> • Thinking about your current fortnightly income and expenses; how much money will you have left to repay your advance at the end of every fortnight?: Enter amount in text field Note: use the Hardship Explanation to assist customers • As the delegate I approve the recovery rate change: <ul style="list-style-type: none"> ○ Yes, accept the increase and submit the activity ○ No, do not accept the increase. Reject the request <p>To finalise the update:</p> <p>s47E(d)</p> <p>Procedure ends here.</p>
3	<p>Decrease repayment amount + Read more ...</p> <p>If the repayment amount is less than the current repayment amount, further questions will need to be answered.</p> <p>The request can also be rejected at this point if the customer does not meet the requirements of the financial hardship test at Step 7 - FTB advance or Step 8 - Social Security Entitlement advance.</p> <p>Note: advance payment recovery cannot be reduced or suspended for greater than 3 months. The workflow will not allow the coding of a date more than 3 months in the future. If, for any reason the decreased rate needs to be for more than 3 months, the customer must recontact at the end of the initial 3 months to request further extension.</p> <p>The service will offer FTB customers a referral to Financial Management support services.</p> <p>Once the lower amount has been keyed into the task, the following will show that must be read to the customer:</p> <p>'To receive a reduction in your repayments you must have experienced a special and unusual change in circumstances and suffer severe financial hardship if your repayments are not reduced. Also, I can only reduce repayments for the period that your circumstances are changed or a maximum of 3 months.'</p> <p>Complete the following fields:</p> <ul style="list-style-type: none"> • Thinking about your current fortnightly income and expenses; how much money will you have left to repay your advance at the end of every fortnight?: enter amount in text field • Use the Hardship Explanation to help customers • As the delegate I approve the recovery rate change: select the relevant option. If: <ul style="list-style-type: none"> ○ Yes is selected go to Step 4 ○ No is selected go to Step 5

4	<p>Approving the Advance Payment rate decrease + Read more ...</p> <p>Complete the following questions:</p> <ul style="list-style-type: none"> • When do you believe that your circumstances will return to normal and you will again be able to afford to repay the standard recovery amount (dd/mm/yyyy): this field will automatically supply a date for 3 months' time. Change to the customer's answer • Customer may benefit from Financial Counselling. Would they like to be referred? Select the relevant option • What date is the Special or Unusual circumstance expected to cease? (dd/mm/yyyy): this field will automatically supply a date for 3 months' time. Change to the customer's answer <p>An information message will show. Read to the customer:</p> <p>'On dd/mm/yyyy your repayments will increase back to the standard recovery rate of xx.xx'</p> <p>The following question must be read to the customer and the response keyed:</p> <p>'As the decrease to your Advance recovery is of a temporary nature, do you understand that upon expiry, your repayments will increase?'</p> <p>To finalise the update:</p> <p>s47E(d)</p> <p>Tell the customer the outcome, when the repayment rate will decrease and that they will need to contact again in 3 month's time if their situation has not changed as the recovery amount will automatically increase.</p> <p>Go to Step 6</p>
5	<p>Rejecting the Advance Payment rate change + Read more ...</p> <ul style="list-style-type: none"> • For FTB customers only: Customer may benefit from Financial Counselling. Would they like to be referred?: select the relevant option <p>s47E(d)</p> <p>Go to Step 6</p>
6	<p>Future review automatically created + Read more ...</p> <p>Reviews when a repayment is decreased/suspended.</p> <p>The workflow will automatically code a future activity (review) to automatically restore the repayments to the standard rate. This will occur after the agreed end date when the rate was reduced or suspended.</p>

Variations to advances using ^{s47E(d)} in ^{s47E(d)}

Table 3: This table describes the system coding involved when a customer requests to vary the repayments of an advance request.

Step	Action
1	<p>^{s47E(d)} to modify the advance repayment + Read more ...</p> <p>^{s47E(d)}</p> <p>If increasing repayment amount, go to Step 2.</p> <p>If decreasing repayment amount or suspending recovery, go to Step 3.</p>
2	<p>Record customer's responses + Read more ...</p> <p>Accept the request to increase the repayment rate of the advance ensuring that the increase would not result in hardship for the customer.</p> <p>Discuss with the customer if they can afford to increase repayments and input their responses.</p> <p>Based on the discussion with the customer, the workflow will allow the following options:</p> <ul style="list-style-type: none"> • amend the amount left at the end of each fortnight • reduce the amount of increased repayment amount • continue with the existing repayment agreement, or • reject the request for an increase <p>Complete the question: To increase your repayment I need to be sure it will not put you in financial hardship?</p> <ul style="list-style-type: none"> • Yes, accept the increase and submit the activity. Go to Step 4. • No, do not accept the increase. Reject the request. Go to Step 4
3	<p>Decrease repayment amount + Read more ...</p> <p>If the repayment amount is less than the current repayment amount, further questions will need to be answered.</p>

	<p>The request can also be rejected at this point if the customer does not meet the requirements of the financial hardship test at Step 7 - FTB advance or Step 8 - Social Security Entitlement advance.</p> <p>Note: advance payment recovery cannot be reduced or suspended for greater than 3 months. The workflow will not allow the coding of a date more than 3 months in the future. If, for any reason the decreased rate needs to be for more than 3 months, the customer must recontact at the end of the initial 3 months to request further extension.</p> <p>The service will offer FTB customers a referral to Financial Management support services.</p> <p>Complete the following questions: s47E(d)</p> <p>Submit the request.</p>
4	<p>Finalise and issue receipt number + Read more ...</p> <p>Tell the customer of the outcome. If the customer disagrees with the outcome, tell them they may request a review of the decision.</p> <p>If the repayment amount has been reduced, the customer should be advised that once the new repayment arrangement has ceased the advance payment should be repaid as soon as practicable.</p>
5	<p>Notes and future review automatically created + Read more ...</p> <p>Record a manual s47E(d) with: s47E(d)</p> <p>Reviews when a repayment is decreased/suspended</p> <p>The workflow will automatically code a future activity (review) to automatically restore the repayments to the standard rate. This will occur after the agreed end date when the rate was reduced or suspended.</p>

Over recovered advance payment

Table 4:

Before any action is taken, check the customer record for [any work items](#) that relate to advance payments and complete these first.

Step	Action
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1	<p>Check repayments + Read more ...</p> <p>Customer contacts to advise they have made a lump sum repayment, but fortnightly repayments are still being taken out of their fortnightly payment.</p> <p>Check for the receipt</p> <p>s47E(d)</p>
2	<p>Check balance of current advance + Read more ...</p> <p>s47E(d)</p>
3	<p>Process work items + Read more ...</p> <p>s47E(d)</p> <p>For manual action using:</p> <p>s47E(d)</p>

	s47E(d)
4	<p>Manual action using workflow + Read more ...</p> <p>s47E(d)</p> <p>All work items must be processed to ensure all updates are made.</p> <p>s47E(d)</p> <p>Complete the following:</p> <p>s47E(d)</p>
5	<p>Manual action using s47E(d) Read more ...</p> <p>s47E(d)</p> <p>All work items must be processed to ensure all updates are made.</p> <p>s47E(d)</p>

	<p>s47E(d)</p> <p>Then Submit the change.</p>
6	<p>Check advance has been successfully updated + Read more ...</p> <p>s47E(d)</p> <p>Excess repayments are to be reissued to the customer via the s47E(d) screen.</p>
7	<p>Repay funds using s47E(d) screen + Read more ...</p> <p>s47E(d)</p>
8	<p>Processing information for staff with s47E(d) access + Read more ...</p> <p>s47E(d)</p>



	s47E(d)
9	<p>s47E(d) screen + Read more ...</p> <p>Code the following fields:</p> <p>s47E(d)</p> <p>Press [Enter] to continue.</p>
10	s47E(d)
11	<p>Finalise activity + Read more ...</p> <p>s47E(d)</p>
12	s47E(d)

Advance repayments variations system coding via workflow in s47E(d)

Table 5:

Step	Action
1	<p>Run workflow to modify the advance repayment + Read more ...</p> <p>s47E(d)</p>

	<p>s47E(d)</p> <p>If rate of recovery is to be suspended: s47E(d)</p> <p>If rate of recovery is not being changed (for example, decision made not to reduce recovery rate): s47E(d)</p> <p>If recovery rate is to be increased: s47E(d)</p> <p>If the rate of recovery is to be reduced: s47E(d)</p> <p>The workflow will display a prompt to determine if the repayment amount will put the customer in hardship.</p> <ul style="list-style-type: none"> • If increasing repayment amount, go to Step 2 • If decreasing repayment amount or suspending recovery, go to Step 3
2	<p>Continue workflow: Record customer's responses + Read more ...</p> <p>Accept the request to increase the repayment rate of the advance ensuring that the increase would not result in hardship for the customer.</p> <p>Discuss with the customer if they can afford to increase repayments and input their responses.</p> <p>Based on the discussion with the customer, the workflow will allow the following options: s47E(d)</p> <p>Will the increase put the customer into hardship? s47E(d)</p>

3	<p>Continue Workflow: Decrease repayment amount + Read more ...</p> <p>s47E(d)</p> <p>Note: advance payment recovery cannot be reduced or suspended for greater than 3 months. The workflow will not allow the coding of a date more than 3 months in the future. If, for any reason the decreased rate needs to be for more than 3 months, the customer must recontact at the end of the initial 3 months to request a further extension.</p> <p>The workflow will offer FTB customers a referral to Financial Management support services.</p>
4	<p>Workflow continues: Finalise and issue receipt number + Read more ...</p> <p>s47E(d)</p> <p>Tell the customer of the outcome. If the customer disagrees with the outcome, tell them they may request a review of the decision.</p> <p>If the repayment amount has been reduced, tell the customer that once the new repayment arrangement has ceased the advance payment should be repaid as soon as practicable.</p> <p> Offer a receipt number to the customer.</p> <p> Give the customer the choice of receiving an immediate printed receipt or a letter by mail or online letter advising them of the decision and information of their advance.</p> <p>s47E(d)</p> <p>The workflow ends.</p>
5	<p>s47E(d) and future review automatically created + Read more ...</p> <p>The workflow creates a s47E(d) with:</p> <p>s47E(d)</p> <p>Reviews when a repayment is decreased/suspended</p> <p>The workflow will automatically code a future activity (review) to automatically restore the repayments to the standard rate. This will occur after the agreed end date when the rate was reduced or suspended.</p>

References

Policy

[Social Security Guide, 1.1.S.200, Social security entitlement](#)

[Social Security Guide, 5.4, Advance Payments](#)

[Social Security Guide, 5.4.1.50, Repayment of Advance Payments](#)

[Family Assistance Guide, 3.1.11, Advance Payment of FTB Part A](#)

[Family Assistance Guide, 1.2.8.20, Variations to FTB Advance Repayment Period](#)

[Family Assistance Guide, 1.1.S.45, Severe financial hardship](#)

ABSTUDY

Links to the ABSTUDY Policy Manual and the Assistance for Isolated Children (AIC) Scheme guidelines go to pdf and docx documents. Select the document and go to the reference(s) below.

[ABSTUDY Policy Manual, 75, Advance Payment](#)

Legislation

Links to the Federal Register of Legislation site go to a 'Series' page. Select the 'Latest' version.

[Social Security Act 1991, Part 2.22, Advance payments of Social Security entitlements](#)

[Family Assistance \(Administration\) Act 1999, section 34, Amount of family tax benefit advance](#)

Training & Support

Add the course number to the s47E(d) field in the s47E(d) in s47E(d)

- s47E(d) - Introduction to advance payments
- - Assessing advance payments
- - Repaying an advance payment