



Part 2

I am turning 18

Questions and Answers for

- young adults with a disability
- family members
- carers
- advocates



This guide is for information only

It is not legal advice

This guide is for people who live in NSW

You can check the laws in the state where
you live for the correct information

This guide was made on Gadigal Land

We say thank you to the Traditional Owners
of this land

Always was, always will be Aboriginal land

1. The Disability Support Pension (DSP)



The Disability Support Pension is called **DSP** for short

The DSP is money Centrelink pays you to help with your daily costs

When can I apply for the DSP?



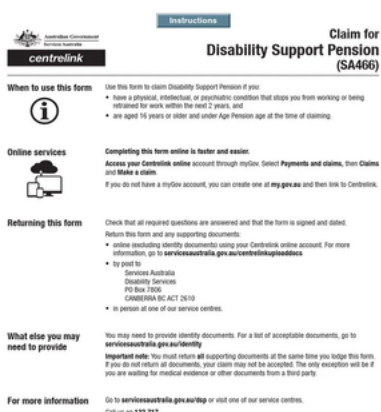
You can get the DSP after you turn 16

Tip:

Start your application 3 months before your 16th birthday

This is because it can take a long time

What do I need to do?



You need to fill out the **Claim for Disability Support Pension Form (SA466)**

You can get this from

1. Services Australia website

www.servicesaustralia.gov.au

2. Centrelink

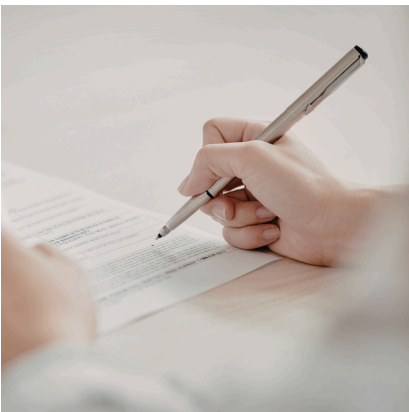
What if I cannot sign the form?



Someone else can sign the form for you if you can't

This could be

- a support person
- a person the court has chosen to help you



They must have a letter from your Doctor or Social Worker saying why you cannot sign

What else do I need to do?

You must show Centrelink proof of your disability like



- a medical report
- a social work report
- an assessment
- a letter from a disability service

You must give your bank account details so that Centrelink can pay you



Centrelink might ask you to talk to an Assessor

They will ask you questions about what you can do and what you find hard



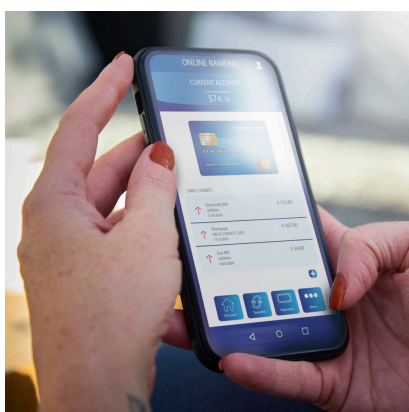
You can have a support person with you



If you need support with your DSP you can choose someone to be your

- **Centrelink Payment Nominee**

- This person can open a separate bank account
- They will receive your DSP payments and manage the money for you
- They must only use the money for you



- **Correspondence Nominee**

- This person can read your Centrelink letters and help you talk to Centrelink



What else do I need to know about DSP?



- **Health Care Card**

If you get the DSP you should also get a Health Care Card to help with medical costs

- **Working**

You can still have a job when you get the DSP



It is important to find out from Centrelink how much money you can earn before your DSP payment changes



Every 2 weeks you must tell Centrelink how many hours you worked and how much money you made



You can tell Centrelink by using the Express Plus Centrelink app on your phone or by calling them on **133 276**



Tip

Set a reminder on your phone for every two weeks so that you do not forget

2. myGov



myGov is a safe website that keeps all your government services in one place like

- Centrelink
- Medicare
- Australian Tax Office (ATO)

Do I need a myGov account?



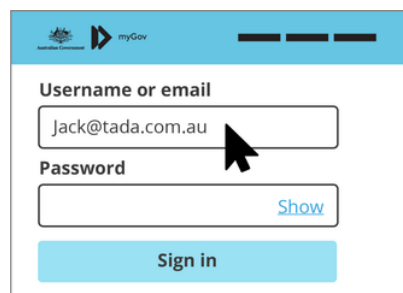
Government services like Centrelink need you to have a myGov account

You must have your own myGov account



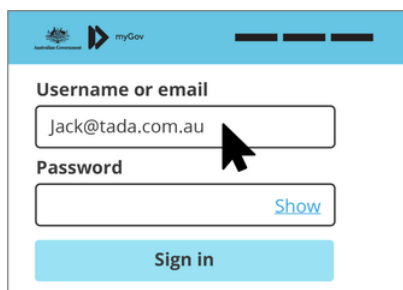
A trusted person can help you create and log in to your account

How do I get a myGov account?



- Go to www.my.gov.au
- Follow the steps to create an account
- You will need an email address and a mobile phone number
- You will make a password and answer 3 secret questions
- You will need to remember your username and password

How do I log in to myGov?



- Enter your username and password
- myGov will send you a code to your phone as a text message
- You must enter the code to get into your myGov account

Tip

You can download the myGov app on your phone or tablet

The app lets you use fingerprint or face recognition to log in so you don't have to remember your password every time



Can someone support me to access my services through myGov?



Some government services will let a trusted person be your myGov Nominee

A Nominee can look after your government services on myGov for you

A Nominee has to be made for each service like

- NDIS
- Centrelink
- Medicare
- ATO



The Nominee will have to apply through each government service

Each service has a different way to do this

3. Bank accounts

Do I need my own bank account?



When you are an adult you must have a bank account in your own name

Your parent or carer may have managed your bank account before you turned 18



When you turn 18 your parent or carer will not be allowed to manage your account without special permission

How do I open a bank account?



To open a bank account you will need to show some ID documents



For example:

- passport
- NSW Photo Card
- Medicare card
- Health Care card
- a bill for water gas or electricity

What if I need help managing my money?



A trusted person can help you use your bank account

This means they can

- put money in your account
- take money out for you
- help you to pay bills

What might the bank ask for?



To let a trusted person help you the bank usually needs an order from a court
 A trusted person will need to get this order from the **NSW Civil & Administrative Tribunal** or **NCAT**



- If you don't have a trusted person NCAT might give you a Financial Manager to sign forms for you and to help you manage money

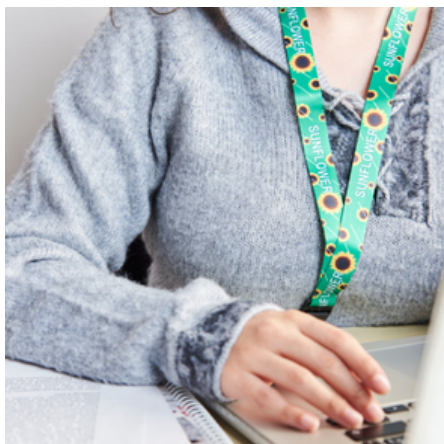
Should I talk to the bank first?



It is a good idea to talk to the bank first

They might let you do something easier to let a trusted person help you with your bank account

4. National Disability Insurance Scheme (NDIS)



When you are an adult you have the right to make decisions about your NDIS plan

- You can make these choices by yourself
- You can make these choices with a support person

What if I need help to manage my NDIS plan when I turn 18?



You can tell the **National Disability Insurance Agency** or **NDIA** who you would like to help you



You can choose a

- **Plan nominee**

This person can help you make decisions about your NDIS Plan and how you use the funding



- **Correspondence nominee**

This person can help you by getting your letters and dealing with the NDIA for you

Another person can ask the NDIA to be your plan nominee

The NDIA will decide if you need someone to help you and if they are the right person



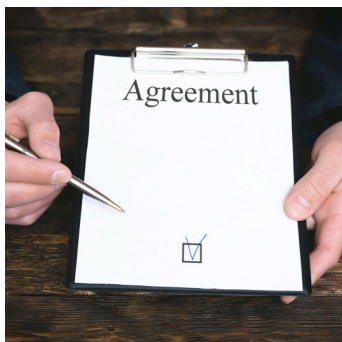
How do I manage service agreements with NDIS service providers?



Each time you get a new NDIS plan or new service you will get a service agreement



A service agreement is a list of the supports that a service has agreed to give to you

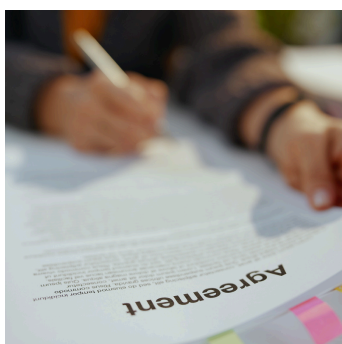
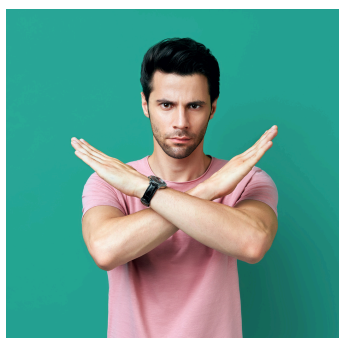


It is a legal document and needs to be signed

Before you sign a service agreement



- read it carefully
- if you can't understand it ask for it in Easy Read
- never sign anything you do not understand
- get legal advice if you don't understand it or if you think it is unfair
- make sure the service agreement lets you know how to cancel the service if you need to
- ask to add any extra supports that you need to the service agreement

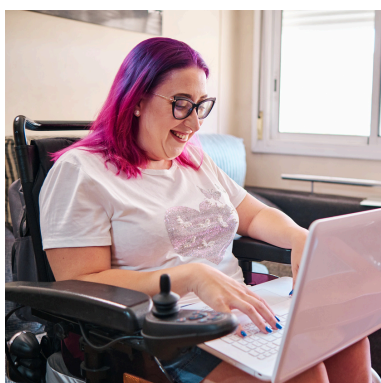


5. Tax File Number and Tax Returns



A **Tax File Number** or **TFN** is a number used by the **Australian Taxation Office** or **ATO**

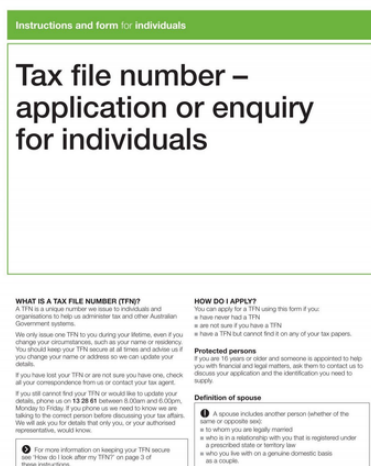
Do I need a Tax File Number?



You need this number if you want to

- Get a job
- Pay less tax on the money you make
- Apply for government help

How do I get a TFN?



You can apply online

www.ato.gov.au

Or you can get the application form at a

- Post Office
- Services Australia office
- By Post

Call the ATO on **13 28 61** and ask them to mail you a form

What if I cannot sign the form because of my disability?



Your parent carer or advocate can sign the form for you if they have a Power of Attorney or Financial Management Order



If they don't have these call the ATO on **13 28 61** and ask for the Protected Persons team
They might be able to help

How do I find my Tax File Number?

Internet: www.ato.gov.au Phone enquiries: 13 28 61

Notice of assessment - year ended 30 June 2023
Income Tax Assessment Act 1936 and Income Tax Assessment Act 1997

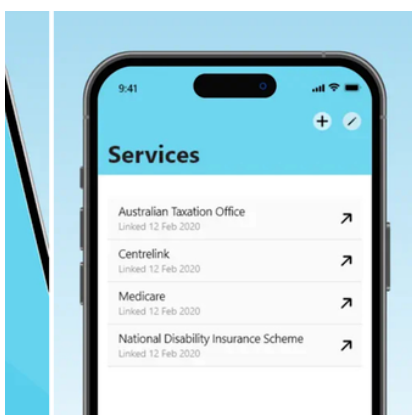
Description	Debits \$	Credits \$
Your taxable income is \$191,745		
Tax on your taxable or net income	23,534.12	
Assessed tax payable \$23,534.12 DR		
Plus other liabilities		
Medicare levy	2,034.90	
Excess private health reduction or refund (rebate reduced)	445.23	
Less tax offset refunds	0.00	
Less Pay as you go (PAYG) credits and other entitlements <small>(PAYG withholding) (top tax deducted by your employer or bank)</small>		25,860.00
Result of this notice	154.25 DR	
<small>Where any amount is not paid by the due date, General Interest Charge (GIC) accrues on the outstanding balance until the entire amount has been paid.</small>	Amount payable on this notice	\$154.25 DR
	Payment for this notice is due	21 March 2024

David Allen
Deputy Commissioner of Taxation

Please keep this notice for future reference
Please see over for important information about your assessment

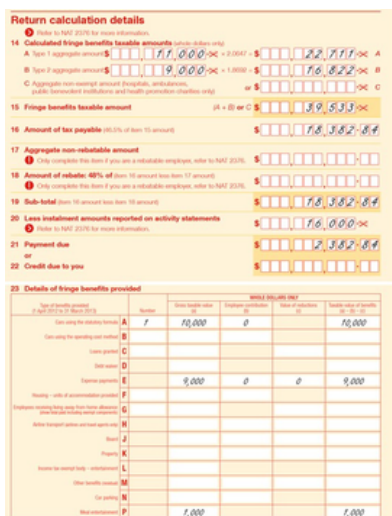
If you already have a TFN you can

- Look at your income tax notice of assessment or other letters from the ATO



- If you have a myGov account linked to the ATO you can find your TFN there

What is a Tax Return?



Return calculation details

14 Calculated fringe benefits taxable amount (before 2015)

A Type 1 aggregate amount \$ 177,000.00 + 0.0000 = \$ 177,000.00 A

B Type 2 aggregate amount \$ 9,000.00 + 0.0000 = \$ 9,000.00 B

C Aggregate non-eligible amount (fringe benefits and salaries, public benevolent institutions and health promotion charities only) = \$ 0.00 C

15 Fringe benefits taxable amount (A + B) or C \$ 186,000.00

16 Amount of tax payable (95.5% of item 15 amount) \$ 177,362.84

17 Aggregate non-eligible amount

18 Amount of rebate (40% of item 15 amount less item 17 amount)

19 Sub-total (item 16 amount less item 18 amount) \$ 177,362.84

20 Less instalment amounts reported on activity statements

21 Payment due or

22 Credit due to you

23 Details of fringe benefits provided

Type of benefit provided	Number	Item 15 fringe benefits taxable amount	Item 17 non-eligible amount	Item 18 rebate amount	Item 19 sub-total
Item 15 fringe benefits taxable amount	A	177,000	0	0	177,000
Item 17 non-eligible amount	B		9,000	0	9,000
Item 18 rebate amount	C			72,600	72,600
Item 19 sub-total	D				177,362.84
Item 20 less instalment amounts reported on activity statements	E				
Item 21 payment due or	F				
Item 22 credit due to you	G				
Item 23 details of fringe benefits provided	H				
Item 23 details of fringe benefits provided	I				
Item 23 details of fringe benefits provided	J				
Item 23 details of fringe benefits provided	K				
Item 23 details of fringe benefits provided	L				
Item 23 details of fringe benefits provided	M				
Item 23 details of fringe benefits provided	N				
Item 23 details of fringe benefits provided	O				
Item 23 details of fringe benefits provided	P	7,000			7,000

A tax return is a form you fill in and give to the Australian Tax Office

It shows how much money you got in the financial year

Do I need to do a tax return?



NO if:

- Your only income is the Disability Support Pension (DSP)
- You only get NDIS money
NDIS money is not taxed
- You get both DSP and NDIS
This money is not taxed
- You made less than \$18,200 from a job in one financial year



Do I need to do a tax return?



YES if:

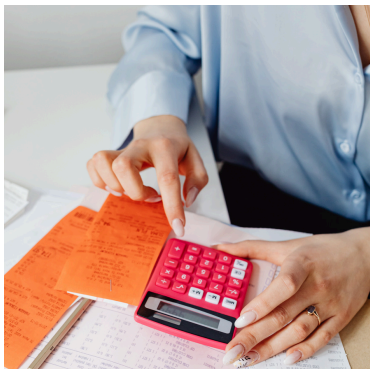
- You earned more than \$18,200 from a job in one financial year
- Your employer took tax out of your pay
- You should do a tax return if you want to get this money back
- This is called a **Tax Refund**
- This is when the ATO gives you money back if they need to



Tip

You only need to do a tax return once a year between 1 July and 31 October

Where can I get help to do a tax return?



You can get help from:

- **Tax Help volunteer**

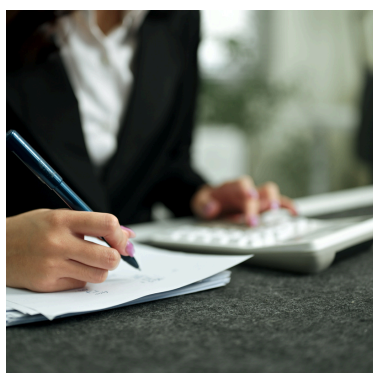
These are free helpers at the ATO



- **A family member carer or advocate**

They can help you log in to your ATO account through myGov

They can help you fill in the forms



- **A Registered Tax Agent**

This is a person you pay to fill in the form for you



NCAT
 NSW Civil &
 Administrative
 Tribunal

NCAT might give you a Financial

Manager if you need someone else to

sign tax forms and to help you with

your money

6. Medicare and Private Health Insurance



Medicare is how the government helps you pay for doctors and health care

Private health insurance is a way to get extra cover for health care that Medicare does not pay for

Do I need a Medicare card?



- If you are 15 or older you can get your own Medicare card
- This can be helpful as a type of ID
- You can stay on the family Medicare card forever if you want to

Can I get extra help if I have high medical costs?

The Medicare Safety Net is a way for the government to help you when you spend a lot of money on health care



If you pay for a lot of doctor visits or blood tests in one year the government will start paying for more of the costs

This means you pay less money

How do I get it?



If you are single:

You do not need to do anything

Medicare will see what you have spent and will start helping you

If you are in a family or have a partner



You can register as a family

This is good because it adds everyone's costs together

This helps you reach the Safety Net faster

How to register as a family



- **By Phone:**

Call Medicare on **132 011**

- **Online:**

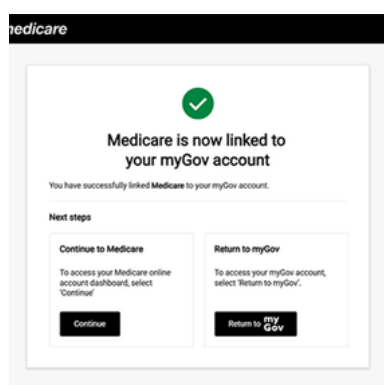
Use your myGov account and click on Medicare

- **On your phone:**

Use the Medicare app on your phone

- **By Paper:**

You can fill out a form called the MS016 form and post it.



Do I need private health insurance?



Private health insurance is a way to get extra cover for health care that Medicare does not pay for

You need to pay for private health insurance and then ask for money back



You can get your own health insurance
It is important that you understand what it is and how it works

You can ask a trusted person to help you with



- filling out forms
- paying the monthly bills
- claiming money back
- talking to the insurance company

Can I stay on my family's health insurance?



You will need to check with the health insurance company as they are all different

Private health insurers sometimes let a person with disability stay on their family's policy if they are not married



NCAT
NSW Civil &
Administrative
Tribunal

NCAT can give you a Financial Manager if you need someone else to sign forms for you or to help you manage money

Do I have to tell the insurance company about my health?

Yes



It is very important to be honest with the health insurance company

If you are not honest your insurance might not pay you when you need it

7. Wills



A Will is a legal paper

It says who gets your money and your things after you die

Can an adult with a disability make a Will?

Yes

Any adult can make a Will if they understand three things:

1. You are giving your money or things away when you die
2. You know how much money you have and what things you own
3. You know who your family and friends are



A trusted person can support you to make a Will

It is a good idea to make a Will if you have a lot of money or own a house

What happens if I do not have a Will?



If a person dies and they do not have a Will the law decides who gets their money and their things

The money usually goes to

1. a husband wife or partner
2. children or the closest family members

But there will be bigger legal fees to pay

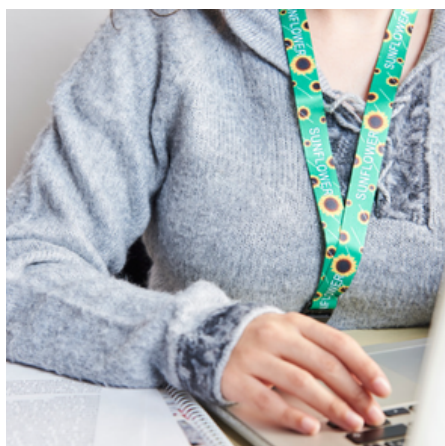
It is a good idea to get legal advice

8. Helpful contacts



Ability Rights Centre

A SERVICE OF IDRS



The **Ability Rights Centre** or **ARC**

- ARC gives free legal help to people with disability
- ARC can help you understand your rights

Call or email for help

02 9265 6350

arc@idrs.org.au

You can ask someone you trust to help you



ARC is part of the **Intellectual Disability Rights Service** or **IDRS**



Please give your feedback