

YOUTH ALLOWANCE OVERVIEW 2026

This information relates to regional and remote students intending to study full-time and intending to apply for Youth Allowance. It is current January 2026. It is a guide only – please visit www.servicessaustralia.gov.au/youthallowancestudent or phone the Youth and Students line **Ph.132 490** for more information and assistance.

Everyone’s situation is different. To determine if you may be eligible for Youth Allowance, the Payment and Service Finder can be used to give you an idea of what assistance may be available and to estimate your rate of payment: www.servicessaustralia.gov.au/paymentfinder.

We encourage families not to self-assess their situation, and contact Services Australia for further information.

Aboriginal or Torres Strait Islander students may be eligible for ABSTUDY. ABSTUDY has different eligibility criteria to Youth Allowance. More information here: www.servicessaustralia.gov.au/abstudy.



YOUTH ALLOWANCE ELIGIBILITY	
Residence rules	To qualify for Youth Allowance, students must be an Australian resident, and living in Australia on the day you claim your payment.
Age	<ul style="list-style-type: none"> • 18-24 years and studying full-time • 16-17 years, studying full-time and need to live away from home to study, or are considered independent • 16-17 years, studying full-time and have completed year 12 or equivalent • 16-24 years and undertaking a full-time Australian Apprenticeship <p>Note: students 25 years or over may be eligible for Austudy. More information here: www.servicessaustralia.gov.au/austudy</p>
Course Requirements	To be eligible for a student payment, students must be undertaking an approved course at an approved education provider. Check which courses are approved here: www.servicessaustralia.gov.au/approvedcourses You also need to be studying full-time in your course or undertaking a full-time Australian Apprenticeship. Full-time study is defined by each education provider. You are considered full-time if you are undertaking at least 75% of what the education provider considers a full-time study load.
YOUTH ALLOWANCE AS A DEPENDENT STUDENT	
YOUTH ALLOWANCE AS AN INDEPENDENT STUDENT	
www.servicessaustralia.gov.au/youthallowancestudentdependent	
Dependent or independent	<div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <p>If you are 21 years or younger, you are dependent unless you meet certain conditions that make you independent. This means your parents’ or guardians’ income affects if you can get a payment and how much you get.</p> </div> <div style="width: 48%;"> <p>You are considered independent if you:</p> <ul style="list-style-type: none"> • are 22 years or older, or • meet one of the other independence eligibility criteria <p>A full list of Independent criteria can be found here: www.servicessaustralia.gov.au/youthallowancestudentdependent</p> <p>There are special independence considerations for students in regional, rural and remote areas. Regional, rural and remote students may be considered independent (Self Supporting Criteria) if since leaving secondary school you have:</p> <ul style="list-style-type: none"> • earned at least 75 per cent of Wage Level A of the National Training Wage Schedule (\$32,770 from 1 July 2025), in a 14-month period since leaving school <p>OR</p> <ul style="list-style-type: none"> • worked part-time (at least 15 hours each week) for at least 2 years since leaving secondary school <p>NOTE: This can include periods of overseas employment, periods on paid leave, periods of unpaid leave due to an employer being shut down that are outside the</p> </div> </div>

		<p>control of the customer, and periods engaged in a full-time Australian Apprenticeship or traineeship.</p> <p>AND</p> <ul style="list-style-type: none"> • you are a full-time student and must live away from home to study; and • your family home is in an inner regional, outer regional, remote or very remote area using the Student Regional Area Search on the Services Australia website; and • your combined parental income is less than the parental income cut-off of \$160,000 plus \$10,000 per additional eligible child in the family aged under 22. For a family with two children the cut-off will be \$170,000, and for a three-child family the cut-off will be \$180,000 and so on. <p>The parental income can be assessed using either: the tax year that ended before the student’s 14-month self-supporting period (usually the tax year that ended on 30 June during a student’s year 12); OR the base tax year; OR the current tax year.</p> <p>Other Self-supporting criteria: Full-time paid employment (an average of 30 hours or more per week) – customer needs to have worked at least 18 months within any two-year period. Where the work has not consistently been 30 hours per week it can be averaged over periods of a maximum of 13 weeks.</p>
<p><u>Income and Assets tests</u></p>	<p>https://www.servicesaustralia.gov.au/individuals/services/centrelink/youth-allowance-students-and-australian-apprentices/how-much-you-can-get/income-and-assets-test</p>	
	<p>If you are dependent, your Youth Allowance rate is calculated using either:</p> <ul style="list-style-type: none"> • the Parental Means test includes the parental income test and the maintenance income test. It is applied when first claiming a payment, and reassessed each year, or • the Personal Income Test – see below <p>The Parental Income Test assesses combined taxable income, child support payments, fringe benefit tax entitlements, reportable super contributions, net investment losses and tax-free pensions and benefits. To receive the full dependent Youth Allowance payment rate, your parents’ income needs to be below the threshold (currently \$66,722 in 2026).</p> <p>For income above the threshold, the amount may be reduced depending on whether they are required to live away from home to undertake study and how many children are in the family. This is called the Family Pool.</p> <p>The Maintenance Income Test considers how much child support or voluntary maintenance your parents or guardians get for you.</p>	<p>If you are independent, your rate is calculated using:</p> <ul style="list-style-type: none"> • the Personal Income Test, and • may be subject to the assets test. <p>Personal Income Test – see below</p> <p>If you are working, you need to report your income. If you earn above \$539 in a fortnight, your payment may be reduced.</p> <p>Personal Assets test</p> <p>You need to declare the value of your assets when you submit your claim, including any savings account balances. This may affect your payment.</p> <p>Partner income and assets</p> <p>If you have a partner, you may also be subject to a partner income and assets test.</p>
	<p>The Personal Income Test</p>	

If you are dependent or independent the Personal Income Test may be used to work out your payment rate. If you are working, you need to report your income. If you earn above \$539 in a fortnight, your payment may be reduced.

www.servicessaustralia.gov.au/individuals/topics/personal-income-test-austudy-and-youth-allowance/30411

The **Income Bank** can help you keep more of your payment. You can get credits if your income is less than \$539 in a fortnight and use them when it is more than \$539 in a fortnight.

www.servicessaustralia.gov.au/incomebank

More information on income and assets tests for both dependent and independent Youth Allowance students is available here:

<https://www.servicessaustralia.gov.au/individuals/services/centrelink/youth-allowance-students-and-australian-apprentices/how-much-you-can-get/income-and-assets-test>

Other services

If you are eligible to receive at least \$1 of Youth Allowance, you may also be eligible to receive additional assistance.

- Rent Assistance is a payment which assists with the cost of renting accommodation: www.servicessaustralia.gov.au/rentassistance
- Fares Allowance assists with the cost of travel between a dependent student's parental home and their place of study: www.servicessaustralia.gov.au/faresallowance

Health Care Card is a concession card to get cheaper medicines and some discounts: www.servicessaustralia.gov.au/healthcarecard

- The Student Start-up Loan is a voluntary loan you can get up to twice a year if you are an eligible higher education student. In 2026 the loan amount is \$1,349 and may be paid twice per year. www.servicessaustralia.gov.au/startuploan
- Relocation Scholarship assists dependent students from regional areas who relocate to study. The amount is \$5,707 in the 1st year, up to \$2,854 in 2nd and 3rd year; and \$1,425 each year thereafter. The payment may also be received by independent students who are disadvantaged by certain personal circumstances.

www.servicessaustralia.gov.au/relocationscholarship

A full list of related payments and services is available on the Youth Allowance home page.

Additional Information

Youth and Students phone line for information and assistance with claiming **Ph. 132 490**.

More details on any of the above topics are available of the Services Australia website. The Youth Allowance page is a good place to start:

www.servicessaustralia.gov.au/youthallowance

Other useful links:

Student Regional Area Search: this helps you find out if your home is in an area that qualifies you for rural and remote specific payments and services:

https://www.centrelink.gov.au/custsite_sras/sras/regionalAreaPage.jsf?wec-appid=sras&wec-locale=en#stay

Family Pool: <https://www.servicessaustralia.gov.au/individuals/topics/income-and-assets-test-youth-allowance/30876>

Proof of Identity: www.servicessaustralia.gov.au/identity

Facebook: Like or follow the 'Services Australia' Facebook page to receive updates and reminders about student payments.

Twitter: Follow ServicesGovAU for updates and reminders about student payments.

Instagram: Follow services.australia to see posts and stories

YouTube: Subscribe to the @ServicesAustraliaGovAU YouTube channel to see videos and help guides

Study Assist: <https://www.studyassist.gov.au/> for information about government assistance for financing tertiary study

Australian Apprentices: www.apprenticeships.gov.au

Services Australia Payment and Service Finder: www.servicessaustralia.gov.au/paymentfinder

Notes

- Customers facing financial hardship can contact the agency for urgent assistance, **Ph. 132 490**. Customers can also request to speak with a social worker for additional information and support.

- Young people, who normally live at home with their parent(s) and are transitioning from secondary to tertiary study can claim Youth Allowance as soon as they turn 18, or they complete Year 12, even if they have not been accepted into a course yet. The young person can provide their first course preference in their claim. If this changes, they must tell Services Australia within 14 days.
- People who have had a break in study e.g. they have taken a gap year and at the time of claim, can claim up to 13 weeks before their course commences. If they are unsure what course or which education provider they will be studying at in the following study period, they can provide their first preference until they receive their letter of offer from a university. If the accepted offer is not the same as the course advised in the claim, the young person must tell Services Australia within 14 days.
- Continuing students who have an “intention” to study full-time in the next available study period i.e. semester, can lodge a claim for Youth Allowance from the date they decide that they are intending to return to full-time study.

Once you know your new course details, you need to advise Services Australia within 14 days, so these details can be updated accordingly, and your payments can commence/continue uninterrupted. This can be done via your Centrelink online account – Manage study details. <https://www.servicesaustralia.gov.au/centrelink-online-account-help-update-your-study-details> Students must ensure they have provided Services Australia with all the supporting paperwork required for their claim, as any delay in supplying necessary documentation can lead to a delay in payment.

The following table is a guide to the type of information and documentation that is required for a Youth Allowance claim

ALL Youth Allowance applicant customers

Information and actions required from customers claiming Youth Allowance who are starting study or an Australian Apprenticeship.

Follow these steps to claim Youth Allowance for students and Australian Apprentices

1. Create a myGov account and link to Centrelink: www.servicesaustralia.gov.au/register
2. How to claim: Prove your identity: Supporting documents for Youth Allowance: <https://www.servicesaustralia.gov.au/supporting-documents-for-youth-allowance>
3. **Other supporting documents:** <https://www.servicesaustralia.gov.au/supporting-documents-for-youth-allowance?context=43916>

NOTE: To register for a Centrelink online account, the applicant will need to prove their identity online, over the phone or present to a Centrelink Service Centre or Agent and provide **one** document from **each** of the following three categories. If identity is proved online or over the phone you may still need to present to a Service Centre later.

One of these must be a **photographic identity document:**

- **Commencement** document to confirm your birth or arrival in Australia e.g. Australian Birth Certificate.
- **Primary document** to show the use of your identity in the community e.g. Australian driver licence or Proof of age card
- **Secondary document** to show the use of your identity in the community e.g. Bank or financial institution card, statement or passbook

Supporting Documents

- **Financial** - tax file number, bank account details, savings, term deposits, mortgage offsets or overseas account details, payslips
- **Study** - planned and previous course details, scholarship and enrolment details
- **Employment/Work** - any income you earn, such as from work, a small business or an investment property, employer separation certificates, if you recently stopped work
- **Living arrangements** - rent certificate – if you pay rent for housing, rental property or real estate, student or campus accommodation,
- **Relationships** - partner details, including citizenship, study, work and income details, separation details.

Dependent Youth Allowance applicant customers (only)

Information required from Parents for dependent customers

Parents of dependent Youth Allowance claimants will be required to provide Parental Income via the **Advise Parental Income Service** using a Verification Code provided to your child when they claim online using their Centrelink online account.

Your income includes:

- combined taxable income
- tax free pensions and benefits
- fringe benefits

- income from outside Australia
- reportable superannuation contributions, and
- net investment losses, including negative gearing for property and shares

Independent Youth Allowance applicant customers (only)

Information required if claiming Independence due to work for rural or remote customers

Earned at least 75 per cent of Wage Level A of the National Training Wage Schedule (\$32,770 from 1 July 2025), in a **14**-month period since leaving school **OR** worked part-time (at least 15 hours each week) for at least 2 years.

- **Letters from each employer** within the assessment time frame including all hours worked for the entire assessment period.
- **Payslips, payroll reports, letter or payment summaries (group certificates) or Australian Taxation Office Income Statements.** These must show the weekly hours the customer has worked as well as the period of employment within the assessment time frame.
- **Proof that their parental income** in the appropriate tax year is less than the parental income cut-off - \$160,000 plus \$10,000 for each additional eligible child in the family.
- **The date the applicant last left secondary school.** This is the later of:
 - the last date they were considered to be enrolled, or
 - the date of their last exam, if this completed all requirements for their course.

Information required if claiming Independence through full time work

- Independence may be granted where a person has undertaken full time paid work for at least 18 months within any 2-year period. This does not need to be work for 18 months in a row, or in the same job. Full time work is an average of 30 hours a week. **Letters from each employer** within the assessment time frame including all hours worked for the entire assessment period.
- **Payslips, payroll reports or a letter from your employer.** These must show the weekly hours the customer has worked and period of employment for the entire assessment time frame.

More information here: <https://www.servicessaustralia.gov.au/individuals/topics/dependent-or-independent-youth-allowance/29921#independentthroughwork>

NOTE: This is not an exhaustive list. However, it includes the information most commonly required to support Youth Allowance claims for both dependent and independent customers.