

CSA and paying parents

The Child Support Agency (CSA) aims to make it easier for separated parents to support their children and meet their child support responsibilities.

Most parents want to do the right thing, however, some need some extra support, education and advice. When a parent does not meet their responsibilities, the CSA has an obligation to work with them to achieve the best outcome for their children and both parents.

Hints and tips

Paying your child support

- To make payments easier for you there are a range of convenient payment options including Electronic Funds Transfer, Bpay, mailpay and direct credit.
- Start a regular schedule to help you pay your child support eg. set a reminder in your phone on the same day each month.
- Arrange for your payments to come directly out of your wages or salary. You will always know you are paying in full and on time and will have a record of all of your payments.
- Consider a private collect arrangement. These are payments made directly between parents, however and whenever you want, as long as both parents agree on a payment plan.
- Tell the CSA your current income so your kids receive the right amount of child support and you don't pay more than you should.

- Lodge your tax return on time so you pay the correct amount of child support based on your accurate income, not an estimate.
- If you don't think your taxable income reflects your ability to pay, talk to the CSA about your options.
- If you have overdue child support the best thing you can do is call the CSA and work out a payment arrangement. By ignoring the situation it will only get worse.
- Pay your child support on time. Missing a payment or paying late can result in penalties. By paying on time you will be supporting your children.
- If you are finding it hard to pay your child support contact CSA straight away to discuss your options **131 272**.
- You can make a lump sum payment or arrange non agency payment with your ex-partner to clear any overdue child support. See the next page for more information.

Dealing with separation

- If you are not coping get help. There are a number of people available to help you with emotional, financial or other issues. Check the CSA's Community Service Directory at www.csa.gov.au for someone in your area.
- Form a business-like relationship with your ex-partner. This will allow you to look at the situation without getting emotional and negotiate what is best for your children.

- Maintain your relationship with your children. Even though you are separated you can still have a relationship with your children. You will also better understand where your child support payments are being spent and why.

Keeping in touch with the CSA

- Enrol to use CSAonline, the CSA's secure online service that lets you view and update your details online. It's a convenient way for you to deal with the CSA when and where it suits you, saving you time on the telephone. Go to www.csa.gov.au to enrol.
- If you receive a letter you don't understand call the CSA so that we can explain it to you.
- Contact CSA if your circumstances change (eg. contact details, care arrangements or income) or you have trouble making payments. Ring us now on **131 272** to get your payments back on track.

Non agency payments: more control for paying parents

In cases where the CSA is collecting child support, the paying parent may choose to make a payment directly to the other parent or a third party.

Non agency payments can be in the form of cash, or buying any items or services and must be agreed to by both parents. Examples include school fees, medical expenses or even a school excursion. We recommend that non agency payments are not used as a regular way of paying child support, as you need to keep records of all the payments and notify the CSA each time so your

account can be adjusted. If you want to use these types of payments regularly, a child support agreement with the other parent may be a better option for you.

Additionally, there are prescribed payments that may be credited as child support without the agreement of the receiving parent. A prescribed payment is credited in a different way to a non agency payment. The paying parent must pay 70 per cent of their normal monthly child support payment and the remaining 30 per cent can be credited each month until the entire cost of the item (e.g. school fees) has been covered.

Non agency payments allow both parents to have a say about how child support payments are spent. For more information visit www.csa.gov.au

The CSA's approach to collecting overdue child support

Our approach differs for each parent according to their situation. To ensure appropriate financial support is provided to Australian children, we provide parents with the right balance of customer service, education and enforcement activities.

For most parents, our focus will be on making the system easier to use and providing support, education and assistance. However, parents who continue to avoid making child support payments will face a comprehensive range of advanced detection and enforcement actions.

In situations where there is little or no evidence of a parent’s commitment to meeting their child support responsibilities or where there is evidence of fraud, we rely on enforcement activities to ensure we achieve the best outcome for children and both parents. We tailor our response to address the particular situation of the parent.

At all times, we endeavour to use an approach that is:

- Considered reasonable, with the level of intervention limited to that required to achieve commitment
- Considered balanced, with customers being aware that we listen to ‘both sides of the story’ and their cooperation will help us achieve the correct outcomes.
- Communicated clearly to customers, so they know their responsibilities, how to meet them and the consequences if they fail to meet them.

Parents’ behaviour		Our approach
Customers meeting their child support responsibilities through voluntary arrangements	We support parents to meet their child support responsibilities	Make it easy
Customers meeting their child support responsibilities with the assistance of CSA		Provide support education and assistance
Customers who seek to minimise or avoid their child support responsibilities		Deter by detection and the appropriate choice of enforcement action

Compliance strategy

For more information about CSA's compliance strategy - *CSA: Supporting parents to meet their child support responsibilities 2008-2010* or for more fact sheets on this subject visit www.csa.gov.au

For further information and help

Call CSA on **131 272**†

Call the Telephone Interpreting Service on **131 450**

Visit the CSA website www.csa.gov.au

Ask your representative to assist.

Support Services

Family Relationship Advice Line

Phone: **1800 050 321**

www.familyrelationships.gov.au

8am–8pm weekdays, 10am –4pm Sat. (public holidays excluded)

Assists people from families affected by relationship or separation issues.

Other CSA resources:

Getting Started —information about child support for separated parents.

Me and My series of self-help booklets (available in a range of languages and as audio downloads).

Dealing with Separation interactive CD Rom.

Family Separation: a guide for teens —helping young people cope with family separation and change.

CSAonline —this is a secure online service where you can view and update your child support information when it suits you.

Go to www.csa.gov.au to enrol.

To order any free CSA publication or more fact sheets visit www.csa.gov.au or freecall **1800 040 972** (charges apply to mobile and public phones).

Your privacy

CSA collects information about you and your family for child support purposes. We understand that some information is sensitive, and we place great importance on protecting your privacy. For more information see the *Privacy* fact sheet.

The Australian Government Services Fraud tip-off line

The Australian Government Services Fraud tip-off line provides people with a place to report suspected fraud against Centrelink, Medicare, the Pharmaceutical Benefits Scheme or the Child Support Agency. If you have information about someone who is mis-using government services, call **131 524**.

*Call charges may apply to the telephone numbers listed.

† Please note: your call may be recorded.

Do you need interpreting help?

If you don't speak English and need help from CSA, ring the Telephone Interpreting Service on **131 450**.