

Artists Toolkit Workshop #3 on Centrelink for Artists

Tuesday 14 April via Zoom, broadcast on Facebook Live

Speakers:

Sophie Trevitt, Solicitor at Canberra Community Law

Adelaide Rief, Program Manager at Ainslie and Gorman Arts Centre

Adelaide: Hello, and welcome to our first livestreamed artist toolkit information session. I'm Adelaide, I'm the Program Manager at Ainslie and Gorman Arts Centres. Joining me on this Zoom call is Jenny, who is usually our Weddings and Corporate Events Coordinator, and today she's kindly providing us with closed captions for the livestream. We're also joined by Sophie Trevitt, a solicitor at Canberra Community Law, who I'll introduce in a moment.

I'd like to acknowledge that I'm speaking to you today from Aboriginal land, the land of the Ngunnawal people. And I also acknowledge the Namburi and the Naragu and others who traded on, travelled through and connected with this land, and who continue to do so. I recognise their ongoing custodianship of country, and I also recognise the unique and specific challenges faced by our First Nations peoples in light of COVID-19. I pay my respects to the Elders doing this hard work now, and the Elders past and emerging who join them in this.

So I'm going to be your host today, and hopefully I will be able to guide you through this new experience of livestreaming. We're learning as we go here, as many arts organisations are right now. So if something isn't working quite right, please try and let me know in the comments section below this Facebook Live video.

Today's session is part of our artists' toolkit program. This is funded by Arts ACT. And the program is designed to support artists in developing and maintaining sustainable and meaningful careers. The program offers information sessions, like this one, individual advice appointments for artists, we call these toolkit chats, and resources like information sheets and links to other support that's available for artists. For more information on this program, please visit our website, agac.com.au, and I'll also post a link to our website in the comments section below.

So today's artist toolkit information session is about government income support for artists, primarily the JobSeeker and the JobKeeper payments. And we're joined by the fabulous Sophie Trevitt from Canberra Community Law who will take us through these payments and how you can access them. At the end I'll also link you to some resources

that outline the other types of support you can access as an artist, including Arts ACT funding and other federal support.

A bit of housekeeping first up. Sophie will be answering questions throughout the info session, but she can't hear you. So what you need to do is to post your questions in the comments on this live video. Sophie will be able to read those comments and respond to them while she is doing the presentation. If you have questions that haven't been answered by the end of this session, we'll try and follow up with you afterwards. We'll also be recording this video, and we will be making the video and a full transcript available after the session.

OK, so introducing Sophie Trevitt. Sophie is a community lawyer who practices in social security and housing law. She is part of the team at Canberra Community Law, and works in the Social Security and Tenancy Team. Soph has previously worked in the Northern Territory with incarcerated children or children at risk of incarceration, and has worked in a wide range of areas of law, including housing and homelessness, Centrelink, police accountability, and discrimination and employment law. And I am going to hand over to Soph right now. There she is.

Sophie:

Great. Thanks, Adelaide. I can't see myself coming up live yet, but I think that's because there's a little delay. So I thought, having talked to Adelaide, we thought something that might be useful would be to talk about the Centrelink options that are available for people in a wide range of situations. So some folks watching might have lost their jobs throughout this period, or have been stood down temporarily, potentially indefinitely, you may have lost shifts, you may be a sole trader and have experienced a downturn in your own business.

So there are obviously a range of different Centrelink options available for people in non-pandemic times, and these Centrelink payments all still exist. But particularly in the context of COVID-19, as Adelaide said, there are two payments that we think, or two schemes that we think are particularly relevant for the arts and events industry, and that is the JobSeeker payment and the JobKeeper payment.

So what I might do is I can see someone said that Lauren said that I am [unintelligible 00:06:40], that's good. What I might do is share my screen with you, and just talk at the start about the JobSeeker payment and what that means, and how much support is available through that scheme, answer some questions on that, then move to the JobKeeper payment, answer some questions on that, and then see if there's anything left unresolved at the end. Feel free to post comments as you go, and I can see them, so I'll try to answer as well as we talk.

So hopefully this will work. So Centrelink and COVID-19. So Centrelink is hard to navigate at the best of times, let alone during a pandemic. And you would have all seen the television footage and the newspaper articles that show the photos of people lining up outside Centrelink offices. So people are waiting on the phone for long periods of time, people are lining up for long periods of time, it's definitely not easy. But there are a number of supports available, and hopefully we can talk a bit about the practicality of how you can access them as well. So there's support available, not just if you've lost your job, although there is, but also if you've had your shifts cut or reduced, or if you're a sole trader and you've had your business turnover reduced.

So to start with, confusingly the two main support packages available, the JobKeeper and the JobSeeker payment, both sound very similar, and rhyme, but are extremely different. So the JobKeeper payment on the one hand is a payment for businesses. The JobSeeker payment is for individuals and is a social security payment, so it's the new revamped version of the Newstart allowance. So these operate in really different ways. The crossover that I think might apply to some of you watching, and those in the arts and events community, is that sole traders can actually apply for both in certain circumstances. So you may be eligible for either. And then you'll need to make a decision about what works best for you.

So the JobKeeper payment, as I said, that's for employers and businesses to access. It's administered through the ATO. It's a wage subsidy. So it's designed by the government to give the employer, or the business, \$1,500 by way of a subsidy for them to pass on to their employee, effectively to keep them on the books. So that's one payment. It's set to last for about six months. There isn't a definitive end date, but that's what the government has flagged. So it's a temporary scheme in place for this crisis time during the pandemic.

The second payment, or the second scheme, is the JobSeeker payment. This is entirely different. This is a social security payment. It's the revamped Newstart allowance. It's for individuals who have lost jobs or are unemployed, or are unable to work because they're injured or sick, perhaps with COVID-19, but also just injured or sick in general. It's administered through Centrelink, so you have to apply for it through Centrelink, you have to declare your income to Centrelink, so any shift work that you do have, and it will adjust your payment accordingly. There are mutual obligations that you have to perform in order to receive this payment. So that's very different. Hopefully that distinction is clear. I'm not seeing any comments or confusion, so that's good.

So I want to talk about both these payments separately, and then about

how they intersect, because I think for some of you, you might be eligible for both, and potentially it's a bit confusing trying to work out what's the best way forward.

So let's start with the JobSeeker payment. So this is the payment that's administered through Centrelink for individuals who are unemployed, looking for work, sick or injured. To be eligible for this payment, you must be an Australian citizen or resident, between 22 and 66 years old. If you're under 22 there is an equivalent payment, the Youth Allowance JobSeeker payment which you can apply for. If you're over 66, the aged pension is potentially what you would be looking at. If you are unemployed or looking for work, or if you are sick or injured and can't work.

So the JobSeeker payment is calculated depending on your income and your partner's income. Given the pandemic situation, the government has expanded the eligibility for the JobSeeker payment, so it's greater than what it was when it was the old Newstart version. So you can go to the Centrelink website and look it up, and there are some tables there that are pretty easy to navigate, that show if you earn \$104 per week, then this affects your JobSeeker payment by X amount, and you can work out how much you can earn and how much it will affect a potential JobSeeker payment. Same for your partner's income, if you have a partner.

So just for example, through the JobSeeker payment, the maximum fortnightly payment if you're single with no kids is \$565.70. But this would decrease if you were earning some money through a shift once a week at a café, for example. Now, the big announcement that's come about with the JobSeeker payment is the coronavirus supplement. This is an additional payment that is lobbed on top of the JobSeeker payment for the duration of this crisis. At the moment it's been flagged for six months, but we'll await further announcements on that. And that payment is an additional \$550.00 per fortnight. So that brings the total JobSeeker payment to somewhere around \$1,000, sometimes a bit more mark. It could be a bit less, depending on how much income you are earning yourself. So that's in comparison to what I flagged earlier with the JobKeeper payment, which is a flat rate of \$1,500.

So one of the big questions I think for the arts and events community is how does this work if you're a sole trader? And the answer is that you are eligible for the JobSeeker payment if you are a sole trader. It is a little more complicated for you to declare your income and for Centrelink to calculate what's the correct amount of JobSeeker payment to deliver to you. But it's definitely achievable.

Apologies for this ugly formatting, but if you are a sole trader and you want to apply for the JobSeeker payment, you just do that online as you normally would. So go to the MyGov, if you haven't got a MyGov account, you'll need one. So set up a MyGov account, it's to be linked to your Medicare card or to the ATO. You can register your interest in applying for a JobSeeker payment. Then later down the track Centrelink will get in touch with you to calculate how much they will be paying you per fortnight. Just remember it's a fortnightly payment.

The way they normally do it is they would assess your tax return, the last tax return, and then they divide the annual taxable income by 26 instalments, so that's per fortnight. They do this after the allowable expenses of the costs of running the business, but before income tax and other personal deductions. Obviously in this climate this may not be an accurate way to reflect how much money Centrelink should be paying you, particularly if you've had a big change in your business' circumstances because of the coronavirus. So if this doesn't reflect your income accurately, then Centrelink does allow you to provide them with an estimate looking forward, but you need to do this on something concrete. So for example you might need to provide profit and loss statements, and then project what you think the income for your business will be over the next three months, and then Centrelink will pay you a fortnightly instalment based on that estimate.

The really important thing if you're going down this route, which is perfectly fine, the really important thing is that at the end of that three month period you always check to make sure, so you reconcile what you've estimated to Centrelink and what you in fact earned, so that you don't accrue a debt to Centrelink. So say they overpaid you, because you underestimated how much you would earn, you need to declare that to Centrelink and pay that money back. And the same goes the other way, if you overestimated, you can declare that to Centrelink and you may have been entitled to more. So it's just important that you stay on top of that, is all. But there's no reason why you can't access the JobSeeker payment as a sole trader.

So I'll just have one more note on the JobSeeker payment, which is that it is a payment that attracts mutual obligations. So this means you will be put in touch with a Job Active service provider, an employment agency. Because it's a payment that is meant to be for folks who are unemployed or underemployed and looking for work, you will then need to seek work, and attend appointments and those kind of things. The mutual obligations have been suspended until the 27th of April, so until the end of this month, but it is not clear what they are going to look like going on into the future. So that is just something to bear in mind, is that in order to keep receiving that JobSeeker payment, you do need to stay

on top of those mutual obligations.

So practically, just because I know that not everyone will have applied for Centrelink before, practically you have two options. Well, technically you have three options, but I would recommend two. You can apply for the JobSeeker online, you can apply for it over the phone, or you can go to a Centrelink office. Centrelink have requested that people don't attend the office, because the queues are extraordinary. Probably there are good public health reasons not to do that either, so I would recommend doing it online, or if you can't do it online for some reason, over the phone.

You will need a MyGov account. That's pretty easy to set up, you just need an e-mail address. If you want to do the whole shebang, apply for the whole JobSeeker payment online yourself, you will also need a Centrelink reference number. This is a nine digit number with a letter on the end, that if you've ever applied for Centrelink before, you will be able to see on any correspondence, any letters you have from Centrelink or concession card. But if you haven't applied to settlement before, you probably won't have that number. And you will need to call Centrelink to get it. So Ainslie Arts Centre has just posted in the comments there 'Can I get Centrelink.com.au?'. That will talk you through the steps of how you work out what payment you might be eligible for, but also these steps of going to MyGov, submitting it, register your intention to apply, if you don't have a Centrelink reference number and then Centrelink will call you back, or applying for the JobSeeker payment in totality, which will require one of those CRNs.

The other note on that is you used to have to do some complicated, have a bunch of paperwork in order to apply for the JobSeeker payment. So for example, a letter of separation for your employer and bank statements. The government has temporarily suspended those requirements. So you really can just hop on right now and apply, and you won't be required to provide that additional information.

I think we'll leave it there for the moment on JobSeeker. But if you have a click on that link, 'can I get Centrelink.com.au?', there's a flowchart that can guide you through that process. So I might just stop for a second and check whether we have any questions, or Adelaide, if you think I need to clarify anything.

Adelaide: I don't think we've got any other questions at the moment. So you're doing a great job.

Sophie: Okay, good. Alright. Well, what we might do now is move to the JobKeeper payment, which is the other one that I flagged at the

beginning that some of you might be looking at. This is a payment that's available to businesses and to employers, not individuals in the way that a Centrelink payment is. The obvious and relevant caveat there is if you're an individual who is a sole trader, it is a scheme that is open to you if you meet the other requirements. So let me just jump back into my slideshow.

OK. So for the JobKeeper payment. So you've got eligible employers and eligible employees. This is a payment, just be super clear, this is a payment that can only be accessed by the business, by the employer. If you're a sole trader, you're also sort of the employer, so you can access it. But if you're an employee of say, a theatre company, the theatre has to access this scheme, not you as an employee. So for that theatre to be an eligible employer, they must, if they have a turnover of less than \$1 billion, they are needing to have lost over 30% of their revenue. If they have a turnover of more than \$1 billion, they need to have lost 50% of revenue, and if they're a registered charity then they need to have seen a decline in turnover of more than 15%. So that's what makes you an employer that can access this scheme.

To be an employee that can access this scheme, you need to have been employed as of the 1st of March 2020. Now, if you were employed and then you were stood down by your employer before this announcement happened, then the announcement happened and the employer put you back on the books, that's also OK. You need to be over 16 years old. You need to be an Australian citizen, a permanent visa holder, a protected special category visa holder, a New Zealander, and there are a few other key exceptions, but they're the big ones. Really importantly, you can't have another permanent position with another employer. But you can have another non-permanent position, so long as it's secondary.

So for example, if you're employed by the theatre company, and that's where you do most of your work, but you have a contract on the side that's for a few hours a week or whatever this contract might be, that's fine, you can still access the JobKeeper payment through your employer, the theatre company, and have that contract operating on the side. There's no problem with that. You can only access the JobKeeper payment through one employer. Hopefully, that all makes sense.

So what do you need to do with the JobKeeper payment? Just put aside the sole trader issue for a second. It's up to the employer to apply for this payment, and there's no legal obligation for them to do it. So if you're the employee, again for the theatre company, the theatre company decides whether they want to access the JobKeeper payment, they then apply to the government for however many employees they want to keep on, and they then are required once they do that to pass on the \$1,500

flat rate subsidy to those employees. They can pay them a bit more if they want to. They can't pay them less. There's nothing that says that that theatre company has to keep all of its employees on, or which employees it chooses to keep on. So in that sense, there is still a level of uncertainty for employees. Unless and until your employer applies for the JobKeeper subsidy scheme, is approved for it, says that you are an employee that is going to be paid by this scheme, and you receive the wage subsidy of \$1,500 through your employer, there is no certainty that you're going to get this payment, and there's nothing that you can do to make your employer do it. So that's just really important for you to bear in mind.

If you're a sole trader, so long as you've been working for longer than the 12 months, as of the first of March 2020, you can apply yourself for this JobKeeper scheme. And then are eligible in the same way as an employee for the \$1,500 wage subsidy. But again, it needs to be the primary work that you are doing, and you can't have another permanent position with another employer. So even if, for example, you earn most of your money as a sole trader say, but you have a permanent position somewhere else, that would make you not eligible for this scheme as a sole trader.

So I think my recommendation to folks who are trying to work out do you want to apply for the JobKeeper scheme or the JobSeeker scheme, if, from what we've talked about today, you think you might be eligible for both, the thing I would really stress to you is the JobSeeker scheme, you can access yourself if you're eligible. So if you meet those criteria that I talked about, about being unemployed, looking for work, you'll need to check the website to make sure you fall into the income threshold, et cetera, you apply for that, you're going to get that money into your bank account through Centrelink as a social security payment. With the JobKeeper allowance, there are no guarantees that you're going to get it until your employer applies, says you're an employee that's going to receive it and then starts transferring you that money. If you're a sole trader, you obviously have more control over that.

If you're a sole trader, I guess another thing to bear in mind with the JobKeeper payment, I can't give financial advice. I'm a lawyer, not a financial person. But just remember that this is a scheme that is administered monthly by the ATO in arrears, and it will begin at the end of May. So you will need to work out whatever cash flow things are required to keep things going for yourself during that period of time.

One possible option for both camps of people, is to apply for the JobSeeker payment just so that you have some social security income coming in. And you might be hoping that you get the JobKeeper payment

in the end through your employer or as a sole trader, because that's a more generous scheme.

If and when you do get the JobKeeper payment, you will then need to notify Centrelink ASAP straight away that your income situation has changed, you're now accessing the JobKeeper scheme. That will make you ineligible for the JobSeeker scheme, it will put you above the income threshold, and so it will reduce the amount that you're entitled to from Centrelink to nothing. So that's all you need to do. But that at least means that you've got some income in the meantime. So I would recommend looking at the JobSeeker payment as a potential payment to beyond into the future. But if you want the JobKeeper payment, you think that's likely to happen, why not still apply for the JobSeeker payment just so that you're covered, and then if your situation changes and you are able to get the JobKeeper payment, you can then notify Centrelink and get taken off that JobSeeker payment. Just make sure that you do notify Centrelink though, it would be a bad situation if you're receiving both, because you will accrue a debt to Centrelink because you'll be getting some money that you're not entitled to.

So that is I think the basic situation in terms of JobSeeker, JobKeeper, the differences between the two of them, and the fact that for sole traders, and for others of you as well, you may be eligible for both, depending on whether your employer decides to access the JobKeeper scheme.

So hold on sorry, I just lost my screen. So just a few links and resources for you all. There's the 'Can I get Centrelink.com.au' website, which will talk you through how to apply for your different payments, and what you might be eligible for. There's the JobSeeker website via a Centrelink. This is just good to have a quick look at have a look at the income tables and see what it looks like you might be able to receive from Centrelink depending on your income, and also make sure you check with your partner's income which also impacts what JobSeeker payment you might be eligible for. Via the ATO website you can have a look at the JobKeeper payment. You can also register your interest, and then they will contact you about how to apply formally. And there are some fact sheets via EJ Australia, which is the Economic Justice. It's like the peak body for legal agencies like mine that specialise in social security and tenancy. They've got a bunch of fact sheets on Centrelink and COVID, on how to appeal things. Basically, anything that you need to know there'll be a fact sheet there that will talk you through.

If you have any further questions, I can answer questions on this call, of course, but if you need individual legal advice about Centrelink or public housing or tenancy, then please call or e-mail us at Canberra Community

Law, where we're not physically open, like our office isn't open. But we're on the phones, and we access e-mail and you can book an appointment with a lawyer like me or one of my colleagues, and we will give you advice over the phone. So please have a look at that.

OK, so I'm happy to answer any questions now that you have. I can see a question here from Helen that says, 'If I'm an artist, I have an ABN, and I'm a sole trader, and I want to apply for a JobKeeper, but my income is inconsistent, are there allowances for that when applying?'. So with JobKeeper, it doesn't matter what your income is. So JobKeeper is that scheme through the ATO, so through for the business. So you're applying as a sole trader, as a business, you apply through the ATO, and it's a flat rate, wage subsidy. So it's \$1,500, if you get it approved, that the government passes on to the employer, or in your case, you as a sole trader, for you to pass on to the employee, you as a sole trader, irrespective of income, so long as you make that threshold that I talked about earlier, of how much your business revenue has been affected. So a decline in 30% for example. So you'll just need to go to the ATO website and check that you meet that threshold of how your business turnover has been affected, and if you do, and the ATO will assess that obviously for you when you apply, then it doesn't matter in terms of other income.

If the question is about JobSeeker, and your income is inconsistent, then yes, that does matter, and Centrelink can accommodate for that. So if you're a sole trader, and you want JobSeeker, so that payment through Centrelink, then – oh, I see, you did you did mean JobKeeper. OK. I don't know exactly what the ATO how they'll assess that. What they'll ask from you, presumably, is for evidence of what the turnover has been. So if you go to the ATO website now, you will see that you can register your interest in applying. It hasn't opened yet. It won't be administered until the end of May. So you can register there, and then they will send you the information about what documentary evidence you need to provide them with.

Kells has asked a question. 'For arts and businesses and sole traders how might grant monies received in a certain month impact upon determining loss of revenue?'. I assume this is for the JobKeeper payment, not the JobSeeker payment. For JobKeeper, again, it's just about proving that turnover. So the ATO will tell you, and the information doesn't exist as far as I know yet, but the ATO will tell you what information it requires in terms of showing that the turnover has declined. But once you've met that threshold, and been accepted into the scheme, any future grants that you apply for, income that you get through grants, shouldn't affect your eligibility. It's just a matter of showing that your business has been affected, in order to then be eligible for the scheme.

So there a few questions popping up about whether people have registered with the ATO but haven't heard anything yet. Again, so the legislation passed through parliament last week, I think. The scheme is set to begin at the end of May. So I imagine it could be over the next few weeks that people begin receiving calls.

Craig has asked 'What's the expectation of staff working if they are under the scheme? Should they continue regular hours or can hours be increased to match the \$1,500? I understand that super needs to be paid on any actual hours worked. Thanks'. So this is for the JobKeeper payment, I'm assuming. So I think what the question is getting out is that people may be paid, because it's a flat \$1,500, people might be paid more than they're normally getting paid, or it might be less than what people normally getting paid. It's flat, and then it's the employer's decision about whether to add additional money to that.

It's up to the business how they administer the scheme. So for example, there might be a situation where the employees can't work. So because of the social distancing, gathering laws, the business has effectively shut, and there's no actual work for the employee to do on the ground. But the business wants to keep the employee on the books, so that after all this is over, the business can start back up again. In that case, they won't actually be working per se, but they will get paid that \$1,500 to keep them there.

There's a bunch of employment law questions around, so for example, it's possible to ask staff in that situation to require them to take leave, it looks like, from the legislation that got passed through, while still paying them that \$1,500. I think that there potentially would be an employment law issue with requiring people to work greater hours to access a flat rate subsidy. But I might take that question on notice and have a look at it, because that is an employment law rather than a social security law question. It is correct that you don't need to pay super on the \$1,500 itself, but on the hours actually worked, yes. I'll have a look at that, Craig, and I'll post back to your comment about whether or not they should continue regular hours or whether the hours can be increased.

Oh, I thought that that was all the questions but actually it looks like they're more, but I can't see them. Adelaide, I can't see that other comments for some reason. Are there any more questions that are popping up?

Adelaide: I'm just going to have a look for you, Soph. Just give me two seconds.

Sophie: No worries. Oh, no worries, Craig.

Adelaide: Okay, Craig has said thank you. No, I think that's it for the moment it looks like. I had a few questions that I thought I might pass on from other people if you would like, Soph?

Sophie: Sure.

Adelaide: I'm going to turn my video on so people can see my beautiful face, here I am. So before you were talking about the JobKeeper payment. If I'm an employer – sorry, an employee and I work for a business, and I earn like \$2,000 a fortnight from them. But I also have another job that's very part time but it's permanent, and I earn much less from that job, how would that be treated by the ATO, or Centrelink?

Sophie: So unfortunately from the information that I can see that's publicly available, to access the JobKeeper payment you cannot have, you cannot be permanently employed somewhere else. So it is my reading of that, that if you have another another job in which you are permanent employee, even if you earn far less through that than you do through your sole trading business, for example, that precludes you from accessing JobKeeper.

Adelaide: Great, thank you. That's very clear. OK, so the next question was, if you are looking at the JobKeeper payment as a sole trader, and you have only recently begun to work as a sole trader, and you don't have any other permanent position anywhere, how do you show the loss of income over a 12 month period if you've only been working as a sole trader for, say, three months?

Sophie: So I think that you needed to have been working as a sole trader for 12 months prior to the 1st of March. I'm just looking at my notes. In which case, yes, that would be the requirement to access the JobKeeper payment, so you won't be able to. You will be eligible for the JobSeeker payment, presumably, depending on how much income you have coming in, but not the JobKeeper.

Adelaide: Great, thank you. And we've got a couple of questions in the thread I think you can see.

Sophie: I can.

Adelaide: Awesome.

Sophie: So from Michael, 'I might receive a grant from the last \$5 to \$50k Arts ACT round, which will be announced soon. If I get one, how will that affect my JobSeeker application?'. So that's the Centrelink scheme. So the

JobSeeker payment is an income contingent payment scheme. So you declare your income at any point in time. So when I apply, I declare my income to Centrelink. It then decides based on the threshold how much JobSeeker social security income I'm entitled to, and we'll pay that. Every fortnight you are required to report your income. So if you receive one of these grants, and presumably a portion of that grant income is going to you as income, then that will affect – you will need to declare that to Centrelink and they will adjust the amount that they pay you accordingly.

'If you receive a grant in the new Arts ACT Homefront scheme, how might that affect your application?'. Yeah, it's the same. So it's just any money that you receive through a grant that is income, so not to be spent on non-income related elements of your grant. So say in your grant proposal you have, \$2,000 is your income, and then \$5,000 goes to buying some supplies and something else. It's the \$2,000 that's your income that is relevant here that you need to declare to Centrelink.

As I explained earlier, the way that they normally do your calculation will be to look at the tax return, your last tax return, and then divide it by 26 to work out how much they think you would be earning over the 26 fortnightly periods, the year long period. That obviously isn't going to work for lots of people, and is going to be different in this COVID situation. So you may be, if you're a sole trader, you may be projecting your income via a profit and loss statement to Centrelink. If you're just an individual who's receiving some – I mean, I assume you would be receiving that grant funding through an ABN, I would be thinking, but either way, you will still need to be reporting that income to Centrelink.

So whether you're doing it via your fortnightly – so Centrelink has decided you're eligible this amount of money based on what you declared the 14th of April, today, at 1:07 pm when you applied. You're then required legally to report any changes of income. So you will let them know on the 27th of April, when you get your grants funding that your income has changed and you have an extra X amount of dollars, they will then adjust how much money you're eligible for.

If it's happening the other way, that you're applying for JobSeeker as a sole trader, it's not working for them to calculate your income via your last ATO tax revenue amount, instead, you're projecting three months forward, and then Centrelink are calculating a fortnightly payment to you based on that, then you'll still need to declare any change in circumstance. But it effectively just works as it would if you were a shift worker say, and you work your regular shifts, and you have to regularly report to Centrelink when those shifts change and you earn more or less, it's the same principle. So you just need to report any change in income

to Centrelink.

Adelaide: Can I jump in very quickly there to just mentioned something which might be useful to some artists, is that there are specific organisations that can auspice funding for you as an artist, so they can take the payment of the money on your behalf. And then they pay you the income portion of the grant, and they hold on to the other portion for like materials or to pay other people, and they pay for those things directly, which can mean that you don't actually end up with a lot of money in your account. You only end up with the portion that's your income. And lots of arts organisations will also do this for you. So have a conversation with your peak arts organisation. So that might be the National Association for Visual Arts or it might be Theatre Network Australia, and they'll be able to direct you to organisations who can assist with auspice in grants. And thanks Allie for commenting about this particular arrangement.

Sophie: Great. Yeah, that's great. That is a great idea and would definitely make, it sounds like it will make your life easier. Allie has also asked for the JobSeeker payment, which she is on until the JobKeeper passes through, good strategy Allie, does the fact that she gets a small income from her role as a carer once a week need to be reported? It's an in-family payment, i.e. her Dad pays her directly. 'Do I need to report that as income?'. Yes, you do. If you're receiving a payment for work effectively, then you need to report that. Yeah, you need to report that. Centrelink has lots of ways of working out how you're receiving money, whether you're receiving additional money, and money like that, so it's money which isn't like a one-off gift, for example, which is in effect a form of income, does need to be reported legally, yes.

Cool. OK, that looks like we've had a little lull in questions there. Addie, is there anything else that you had on your list that you would like me to answer? Or have we ticked it all off?

Adelaide: No, that's all my questions. And I think just I would encourage people if they do have further questions, to post them in the comments on this video, or send them through directly to Ainslie and Gorman Art Centre's page and we can either answer them if we know the answers, or we can get you the support that you need. And I think, so if there's nothing else that you need to tell us at this stage, then I reckon we can start to wrap it up.

Sophie: Oh, there's been one last question.

Adelaide: Yep, go for it.

Sophie: From Liz. 'If you receive a grant, can you record the income we might pay ourselves weekly rather than a lump sum?'. So I mean, this, this really depends on sort of, it's a combination of it depends on your grant application as well as on how you want to declare it to Centrelink. So if in your grant application you were given a lump sum amount to pay yourself ...

[Gap in audio]

Adelaide: OK team, I think we might have lost Soph in what is not too bad of a freeze frame for her. I'm going to say to Liz, your comment, we will get an answer for you after the video is finished, and I will pass that on to you. And I think we'll pause things there, because the internet has, the Gods have decided to not smile on us. So I'll just say thanks to Sophie Trevitt for that great and really informative session. We really appreciate the work that you and your amazing colleagues at Canberra Community Law are doing. And I'll share the information about how to contact Canberra Community Law in the comments after this session.

So I think just to wrap things up, for people who are wanting some additional information about the really wide range of government support that's available for artists, the Australia Council for the Arts has developed a regularly updated guide for federal government support. And then they also list the support that's available by state and territory of residence. So I'm going to post that guide in the comments below as well. It's a lot of information, but it can be useful to go through.

The next thing is if you've got questions that are specifically about your arts practice or your arts career, we are at Ainslie and Gorman Art Centres able to assist you with those questions through our artist toolkit program, and our toolkit chat advice sessions. They happen with myself or one of my other fabulous colleagues at Ainslie and Gorman Art Centres. Again, I'm going to post the link to the booking form for a toolkit chat in the comments. And we're able to answer all sorts of questions in the session. So we can talk about funding opportunities, we can review draft grant applications, we can provide advice on marketing or digital platforms that you might want to use. And we can also definitely refer you to other organisations that might be able to help you if we can't answer the questions for you. So you can kind of think of us as a one stop shop to help you get the advice or to find the person who can give you the advice about your questions.

We're also going to be posting a video of this session, and a full transcript of the session to our website in the next day or so. And I think, oh, I've got Sophie back. So I'm going to just pass to her and say thank you, Sophie.

Sophie: No worries.

Adelaide: And also thank you to Jenny who has been doing an amazing job at typing our closed captions, and we'll be using those to make the transcript. So thank you so much Jenny for your time. I think that's it. Thanks so much Soph, have a wonderful rest of your day. And thanks everyone for tuning in. And check the comments for lots of helpful links. Okay, bye.

Sophie: Bye.