Advocating for children with disability

Help for Your Family fact sheet

Financial assistance



A range of financial assistance is available to families of children with disability as well as support that is available to all families.

Where do I start?

Every family is different and the financial support available to you will depend on your individual circumstances. It can be complex working out what assistance you and your family might be eligible for. For information and advice, start by contacting:

Disability Sickness and Carers Line
Call 132 717

https://www.servicesaustralia.gov.au/

Online Services Support Hotline
MyGov and Services Australia are the central points to access government online services such as Medicare, Centrelink and the NDIS. To access MyGov you need to register first.

Call 132 307

https://my.gov.au

Financial assistance for families with children with disability

Carer Allowance
This is a payment of approximately $159 a fortnight for people who provide daily care and assistance to someone with a disability, medical condition, or who is frail aged. Children under 16 years old who are being cared for also get a Health Care Card.

To receive the Carer Allowance, you must be an Australian resident, and you and your partner's combined income must be less than $250,000 a year. You can receive this allowance for each eligible person you care for. This means if you have more than one child with disability, you receive the allowance for each eligible child. If you have multiple children who don't quite meet the threshold, their combined care needs may mean you are still eligible to receive the Carer Allowance.

https://www.servicesaustralia.gov.au/carer-allowance

Carer Payment
This is a fortnightly payment of up to $1,000 (more for couples). It is for people who provide substantial daily care and assistance to someone needing constant care with a disability, a medical condition, or who is frail aged. If you qualify for the Carer Payment you will also receive the Carer Allowance.

To receive the Carer Payment, you must be an Australian resident and earn less than the cut-off point of approximately $60,000 (single) or $92,000 (couple). How much you receive will be scaled, depending on what you and your partner earn.

https://www.servicesaustralia.gov.au/carer-payment

Carer Supplement
This is an annual lump sum payment of $600, paid on 1st July. You will automatically get the Carer Supplement if you are receiving Carer Allowance or Carer Payment.

https://www.servicesaustralia.gov.au/carer-supplement

Child Disability Assistance Payment
This is an annual lump sum payment of $1,000 on the 1st of July that helps with the costs of caring for a child with disability. You automatically get the Child Disability Assistance Payment if you are receiving the Carer Allowance or Carer Payment, **and** you are caring for a child younger than 16.

https://www.servicesaustralia.gov.au/child-disability-assistance-payment

Carer Adjustment Payment
A one-off payment to assist families following a catastrophic event where a child younger than seven is diagnosed with a severe disability or severe medical condition. You need to apply for this.

https://www.servicesaustralia.gov.au/carer-adjustment-payment

Assistance for Isolated Children Scheme
This provides support for students who cannot go to an appropriate government school because of geographical isolation or because they have a disability or special health needs.

https://www.servicesaustralia.gov.au/assistance-for-isolated-children-scheme

In Home Care
In Home Care (IHC) is a flexible form of early childhood education and care where an educator provides care in the child's home. It is restricted to families who can't access other forms of care. This can include children with complex disability who can't access early childhood education elsewhere.

https://www.education.gov.au/early-childhood/about-early-childhood-education-and-care-australia/approved-care-types/home-care

Help with the cost of child care, kindergarten, school, and outside school hours care (OSHC)

Child Care Subsidy
In January 2026 the Australian Government introduced the 3-Day Guarantee, making it easier for families to get the Child Care Subsidy.

Families can get 72 hours of Child Care Subsidy per child each fortnight for children aged 0 to 12. You don't need to be working or studying to get this. You do need to be an Australian citizen, permanent resident or humanitarian visa holder.

If you are working or studying, you may get more hours. You can also get up to 100 hours each fortnight if your children are First Nations or if you receive the Carer Payment.

You can use the Child Care Subsidy at approved Child Care Centres, Family Day Care, Outside School Hours Care and School Holiday Programs (generally programs that are being delivered at schools, not those being delivered by NDIS providers).

If your child's school doesn't have a school holiday program, your children can attend one at another local school. Programs cannot discriminate because of disability.

If you child needs extra support because of their disability the service can apply for the Inclusion Support Program which can help fund extra training or extra staffing.

https://www.servicesaustralia.gov.au/child-care-subsidy

https://www.servicesaustralia.gov.au/other-circumstances-affect-number-subsidised-hours-you-get

Free kindergarten
The Victorian Government provides five to 15 hours of free three-year-old kindergarten a week, and 15 hours of free four-year-old kindergarten a week. It doesn't matter if your child attends a long-daycare centre or a standalone kindergarten.

https://www.vic.gov.au/best-start-best-life-kindergarten-sector-guide-0/free-kinder

Help with school costs
There are options to help families who have significant financial difficulties with the costs of school.

https://www.vic.gov.au/help-school-costs-and-fees#help-from-state-schools-relief

Help with the cost of diagnosis

Complex neurodevelopmental disorder and eligible disability
This is part of Medicare and can help with the cost of getting a diagnosis. A referral from a medical practitioner is required. It helps pay for the cost of the paediatrician or specialist. It can also help pay for assessments from allied health professionals.

https://www.servicesaustralia.gov.au/mbs-billing-for-complex-neurodevelopmental-disorders-and-eligible-disabilities

You cannot use your child's NDIS plan to pay for the cost of diagnosis. However, reports from your child's speech pathologist or occupational therapist, which may assist your child's paediatrician to make the diagnosis, can be used to provide the NDIS with evidence of your child's functional capacity.

Support to cover health costs

Medicare
Medicare helps with the costs of seeing a doctor, getting medicines, and accessing mental health care.

https://www.servicesaustralia.gov.au/medicare

Health Care Card
A concession card to get cheaper medicines and some discounts if you get a payment from Centrelink.

You don't need to apply for a Health Care Card. If you are eligible a card is posted to you.

PBS Safety Net Card
When you reach the threshold, you can apply for a PBS Safety Net Card. This card lets you get cheaper medicine for the rest of the year.

https://www.servicesaustralia.gov.au/pbs-safety-net-card-application?context=22016

Medicare support for speech-sound difficulties
Recent changes mean Medicare now helps cover the cost of speech therapy for children and young people who stutter or have speech-sound difficulties (including articulation disorder, phonological disorder, childhood apraxia of speech, dysarthria), and for those with cleft lip and/or palate.

Children and young people under 25 may be able to get Medicare rebates for

- Speech assessments (up to 8 sessions)
- Ongoing speech therapy (up to 20 sessions)

A referral is required from a GP, specialist or consultant physician.

About the announcement - More speech pathology sessions for young people now available through Medicare:

https://www.health.gov.au/ministers/the-hon-mark-butler-mp/media/more-speech-pathology-sessions-for-young-people-now-available-through-medicare

Continence Aids Payments Scheme (CAPS)
A yearly payment to help with the cost of continence products for children who are not eligible for the NDIS.

Call 1800 239 309
https://www.servicesaustralia.gov.au/continence-aids-payment-scheme

Essential Medical Equipment Payment
A yearly payment to help with energy costs to run medical equipment or medically required heating or cooling.

https://www.servicesaustralia.gov.au/essential-medical-equipment-payment

Mental health treatment plan
This is a treatment plan that lets you claim up to 10 sessions each calendar year with a mental health professional. Health professionals set their own fees. If they bulk bill, you won't have to pay anything, but if they charge a fee, only some of the costs are covered. Ask your GP for more information.

https://www.servicesaustralia.gov.au/mental-health-care-and-medicare?context=60092

https://www.healthdirect.gov.au/mental-health-treatment-plan

Free mental health supports
There are free mental health supports available for children and families.

https://www.acd.org.au/finding-mental-health-support-for-your-child/

https://acd.org.au/mental-health-and-wellbeing-support-for-your-family

Smile Squad
All Victorian government school students can access free dental care through Smile Squad.

https://www.health.vic.gov.au/smile-squad

Free public dental health care
All children aged 0-12 and children aged 13-17 who hold a healthcare card can access free public dental health care funded by the Victorian Government.

https://www.dhsv.org.au/our-services/dental/services-for-children-and-teens

Child Dental Benefit Schedule
Children aged 0-17 who are eligible for medicare and if you are getting Family Tax Benefit Part A can get the Child Dental Benefit Schedule.

https://www.servicesaustralia.gov.au/child-dental-benefits-schedule

Home Medicines Review
A free Home Medicines Review checks how your child's medications are working together. A pharmacist will talk with you about everything your child takes, including prescriptions, over the counter medicines and supplements, then provide a report with recommendations for your GP.

It can help with questions about side effects, combinations, and changes as your child grows, for example, if they take ADHD medication, anxiety medication and melatonin. To get started, talk to your GP first and ask for a referral.

Home Medicines Review - Pharmacy Programs Administrator

https://www.ppaonline.com.au/programs/medication-management-programs/home-medicines-review

Financial support for families

Parenting Payment
This is the main income support payment if you are the main carer of a young child who is under 14 (if you are single), or under six (if you have a partner). This payment is income and assets tested.

https://www.servicesaustralia.gov.au/parenting-payment

Family Tax Benefit
This is a two-part payment that helps with the cost of raising children:

- Family Tax Benefit (FTB) **Part A** is paid per child and the amount depends on your family's circumstances
- Family Tax Benefit (FTB) **Part B** is paid if you're a single parent or non-parent carer, a grandparent carer, or if you're a couple with one main income

https://www.servicesaustralia.gov.au/family-tax-benefit

One-off financial assistance

No Interest Loans (NILS)
These are loans of up to $2,000 for essentials such as appliances, car repairs, or a new computer with no interest to pay.

https://goodshep.org.au/services/nils

Escaping Violence Payment
This payment is available to help women who are escaping violence and experiencing financial stress. Support can include up to $1,500 in financial assistance and goods and services such as removalists, bonds, or basics for a new home.

https://leavingviolenceprogram.org.au/

Variety
Variety offers a range of grants and scholarships for children with disability.

https://fundraise.variety.org.au/how-we-help

Carer Gateway
Carer Gateway and local carer services can provide limited, one-off financial assistance.

https://www.carergateway.gov.au/

Financial support for young people with disability

Disability Support Pension
This provides financial help if you are 16 and older and have a permanent physical, intellectual, or psychiatric condition that stops you from working more than 15 hours a week.

https://www.servicesaustralia.gov.au/disability-support-pension

Ex-Carer Allowance (Child) Health Care Card
This is for full-time students aged between 16 and 25 who had a Carer Allowance Health Care Card on the day before they turned 16. It gives you cheaper medicines and extra discounts.

https://www.servicesaustralia.gov.au/ex-carer-allowance-child-health-care-card

Other support

Carer (we care) Card
This is in the name of the parent of the child with disability. Foster, kinship, and permanent carers are also eligible. You can use the card without your child being with you for discounts on shopping and services, and on public transport.

https://www.carercard.vic.gov.au/

Companion Card
This is in the name of the child with disability because they require one-on-one assistance to get out and about due to their disability or condition. These cards enable parents and support workers to go with children to events and activities free of charge. To be eligible for a Companion Card, your child must have a significant and permanent disability. You must show evidence that they need support to attend events and activities and be a permanent resident or an Australian citizen.

https://www.companioncard.vic.gov.au/

Concession Information Line
Concessions for Health Care Card holders on council rates, water, gas, and electricity bills.

Call 1800 658 521
https://services.dhhs.vic.gov.au/about-concessions

Vehicle registration
Discounted vehicle registration is available to Health Care Card holders.

https://www.vicroads.vic.gov.au/

Food relief
Find your local food relief service.

https://www.askizzy.org.au/food/

National Debt Helpline
Free financial counselling.

Call 1800 007 007 (Mon-Fri)

http://www.ndh.org.au

Social Security Rights Victoria (SSRV)
Call 03 9481 0355 (metro) or 1800 094 164 (rural)

https://www.ssrv.org.au/

Free services for families

- **Support Line**
- **Workshops**
- **Information**
- **Peer support**