

7 BIGGEST MISTAKES **Australian Parents Make** **in Dealing with the CSA** **& How to Avoid Them**

Warning! Do not continue to deal with the Child Support Agency until you have read this report.



Child Support Help
AUSTRALIA

For Immediate Assistance Call 1300 483 970

Dear Reader,

If you're reading this, chances are that you're one of the hundreds of thousands of Australian parents who simply want the best for their child and to move forward with their lives - but are faced with the frustrating struggle of drawn-out, costly and stressful dealings with the Child Support Agency.

We've written this report especially for You - an Australian parent frustrated from your dealings with the Child Support Agency.

We have done this because we too have become frustrated and are now committed to being a part of the solution. We are Child Support Help Australia, and we help families like yours get the best

possible outcome from the Child Support Agency system.

Our experience means you don't have to know the lingo, the loopholes and the tricks of the Child Support Agency and its vast workings.

This report is a gift from Child Support Help Australia to You.

It contains all the knowledge you'll need to eliminate a lot of the headache of haggling with a government organization. Read on, and arm yourself with the secrets of how to save money, time and stress when dealing with the CSA... ***because as an Aussie parent you have more important things in life to invest yourself in.***

Mistake #1 - You expect the CSA to be Fair and Unbiased (you're joking right?)

Of the approximate 3600 staff at the Child Support Agency approximately three quarters are women. Of the number of parents paying child support nearly 90% are men. There is a perception of an endemic anti male culture in the Child Support Agency.

The following are extracts from the recent valedictory speech by retiring Federal Parliamentarian, Alby Schultz, on the rate of suicide amongst men as a result of the biased decisions of the Child Support Agency.

"Not surprisingly, that is the one constant I have been confronted with in many ways in this and another place in the past 25 years. Marginal seat politics, party-political point scoring, failure to act on serious social issues and irresponsible waste of taxpayers' resources are both frustrating and morally wrong. As an example, in 2005 I produced a booklet based on three years of hard research about the Child Support Agency and its relentless, unjustifiable anti-male culture,

which culminated in the suicide of a number of my young constituents. Confronting the very serious issue of male suicide caused by the gender biased CSA was treated as a politically sensitive no-go area by many politicians, which I embraced as a challenge on behalf of 4,000 families and individuals across the country.

That culture, despite some cosmetic changes, is still endemic in the CSA today. **The increase in male suicides is due in no small part to the unrelenting anti-male culture of the CSA.** The Lone Fathers Association, led by Barry Williams—the man is a saint—is taking 70,000 calls per annum from depressed males, many of whom are desperately trying to deal with CSA pressure. Were it not for him, the suicide rate would be even higher.

The incoming government would be doing a great service to oppressed payers facing criminal activity, such as entrapment and denial of natural justice—which is the modus operandi of the CSA today—and to the nation as a whole, if it introduced a parliamentary inquiry which would allow people to give evidence of the covering up of male suicides caused by the Child Support Agency. More

importantly, it will give those living under threat of legal action by the CSA—if they release any part of taped conversations which prove intimidation, false information, abuse of civil rights and denial of natural justice—an opportunity to expose these issues under parliamentary protection.”

Be encouraged. You are not alone and no, you are not going crazy when you think you are being 'hard done by'. Countless men's groups, online forums and general discussions around the BBQ, along with damning statements like the above from Alby Schultz cannot be wrong.

CSA workers are not lawyers, they are trained under a system and backed by a litigation team. With the gender imbalance of the workforce, no matter how impartial a worker may be, they are human.

Let's be fair and honest here, most workers have the best intentions to handle cases to the best of their ability, but keep in mind, with divorce rates soaring every worker has a friend, or a friend of a friend with a hard luck story that

biases their decision.

One way to avoid this is to make sure you know all the rules, legalities and loop holes.

In this busy world most people don't, and let's get real here.

Who has time for it, who understands it, and who wants the emotional turmoil of knowing you are in the right but having to justify your position, after explaining it for the tenth time!, to a faceless person on the end of the phone line who doesn't even know it all themselves.

Make sure you do it though - educate yourself - or find someone that does know so you don't have to and instead get on with living your life.

Mistake #2 - You Assume CSA will have your correct information from Centrelink and the Taxation Department in your child support assessment.

A couple of years ago there was a big Hoo Ha in the press about the sharing of

records across all government departments - specifically, Centrelink, the Australian Taxation Office and the CSA.

While in 'principle' this is supposed to be the case forget it, and don't assume that the CSA has any of your cross departmental records.

All too often **the CSA records are NOT up to date.** So if you are assuming, just because the other parent, or yourself, has completed the most recent tax return and lodged it with the ATO that this is reflected in your CSA file - think again.

Unfortunately it gets worse.

Centrelink records, and updated information on changes of levels of the care of your children, re-partnering or new births, or employment (you know, all the important stuff that changes your assessment) are also, more often than not, missing from the Child Support Agency records.

The bad news is, that if you are a paying parent it is likely that you are not only paying an incorrect rate, but will continue to do so while the slow bureaucratic wheels of the Child Support Agency continue to grind.

Meanwhile if you are a receiving parent waiting for funds or arrears, these will continue to accrue and stack up in the background while you continue to be left not only in the dark about what is happening to collect them, but also short on cash.

If you do know what information the CSA requires from you (and most parents unfortunately don't) make sure you check each and every time you call that your records are up to date in regards to you or your ex-partners changes in circumstances.

Tedious we know - but if you don't be warned it's at your own peril - and don't expect to be paying or receiving the correct amount.

Mistake #3 - You Expect To Be Given All Your Options.

Most parents when told they can apply for a change of assessment are informed of the obvious - That a change of income or earnings can change how much they have to pay. The rule is however, if your income has not reduced by 15% or more a request for re-assessment will be flatly refused.

What is often not said though is that, depending on your circumstances, there are often reasons that under the current legislation the Child Support Agency is obliged to consider a change to your assessment.

We have experienced countless stories of parents on many occasions paying child support at a higher level than is fair or necessary as they did not know of the many other options available to them that meant they were within their client rights to demand a change of assessment.

Do not expect the Child Support Agency staff to inform you of all the options available to you to apply for re-assessment - ask, drill down on them, and be sure to explore ALL your options.

Mistake #4- You Think When the CSA sends you a Penalty Bill for Arrears You HAVE to Pay - Wrong!

Finally some Good News!

You may already be aware (many parents are) that the Child Support Agency has the right

to charge late payment penalties on arrears.

Over the years these penalties have been known to not only surprise paying parents, but increase the emotional and financial burden (let's not even talk stress levels) and stack up to be as much as tens of thousands of dollars.

Not only do paying parents see their financial future slipping away before their very eyes, it also adds to the frustration and aggravation of dealing with the Child Support Agency on existing arrears.

What many child support staff will not tell you (there's a lot the CSA is not telling you right?) is that **there are certain circumstances when the penalties can be wiped from your file.** In part or in FULL! Saving you thousands of dollars, your financial future, and countless nights' sleep in the process.

Be aware though, you will need to present your arguments and grounds in a manner that gives them little room to move. Just recently we represented a parent who had arrears of more than \$5,000 - we wiped it clean. So, yes! It's possible. Be sure you find out exactly what your rights are when it comes to penalties, what deals can

be made and how you can wipe this burden from your life.

Mistake #5 - You Expect to have a Case Officer - For Your Issue to Be Dealt With Promptly and for them to maintain accurate notes of your phone discussion.

Wouldn't it be lovely to be able to call the CSA once, get through quickly, speak to the same person you spoke to earlier, explain your situation and reach a solution. Easy right? Wrong!

The reality is: the Child Support Agency has approximately 3600 staff of which about 2000 handle 1 million incoming calls a year. Simply put - It is not going to happen.

Don't assume you have a Case Manager. Most customers we've spoken to don't.

Because of this, you must expect the frustration of having to explain your circumstances or your problem over and over

again, and having to wait on the line for hours each time.

If you are a paying parent you will inevitably be frustrated. If you are a parent who is supposed to be receiving Child Support you will inevitably be frustrated too.

If you are lucky or smart, and have someone representing you, they get to punch #2 when going through the CSA automated telephone system. The waiting cue is not only much shorter, but they also know exactly what to say to make sure action is taken around your case. The CSA workers also know that when talking to representatives they have to be on the ball - accurate and ensure all their dealings are above board and straight down the line.

This leads to the next mistake parents make when dealing with the child support.

Mistake #6 - You Don't Get a Receipt number for your Call.

If you take one thing away from this report - take this

- Get a receipt number for ALL your calls to the CSA.

It's impossible for all Child Support Agency staff to accurately record all the details of each and every telephone conversations and the advice given on any given day.

With hundreds of calls a day CSA staff are pressured to selectively choose, what is important to record, what advice they gave and whether any action should or shouldn't be taken.

How many times have you had a conversation with CSA, figured no action was being taken, only to receive a ten page letter in the post a couple of days later. A letter you had no idea was coming and no clue or understanding what prompted it and you can't work out what it is about anyway.

So being the good parent you are, you set aside a window of time to call the CSA - again!...Only to have the CSA representative you are now talking to give you different and conflicting information or advice from your previous call - Arrrgh!

When you contact the Child Support Agency it is highly likely that the details of your earlier contact will be not be in the

records - wasting time and increasing your frustration levels. This is how a 10 min call turns into hours.

Our advice - Get a receipt, ask for discussion points to be added to your record and take serious notes on the things that matter.

Mistake #7 - You Think The Child Support Agency is Actively Chasing Arrears on Your Behalf.

It's bad enough to be owed substantial amounts of money, especially if you are struggling to pay bills as it is, what's worse (and we hate to be the bearer of bad news) is that despite having the power to wield, the CSA is an overloaded system and as a result is just unable to put in the effort to actively chase every single arrears case on its books.

Don't assume if you have extenuating circumstances that 100% effort and expertise is being put towards exploring the numerous options available to them.

BONUS MISTAKE - You Think You Are Capable, Know all the Ins and Outs of the CSA and Try to Go it Alone

Hopefully by now you would have realised some of your suspicions about the CSA have just been confirmed.

If you think you are capable of dealing with this overloaded government system without some kind of help, advice or assistance from someone that knows all the ins and outs of it you are wrong.

Sorry - let me be clear - perhaps if you had a law degree, and 24 hours a day to devote to it you may be OK - but I'm guessing you don't, right?

Mistake #1 alone, that you expect the CSA to be unbiased, demonstrates the need for someone to hold the CSA accountable to legislation, to be in your corner and stick up for you.

As a parent dealing with the CSA please make sure you protect yourself against the stress, frustration, depression and

ultimately in the most tragic of cases
suicide by seeking support.

Child Support Help Australia can help.

**We have created a Membership
System Especially for Aussie
Parents That Guarantees To
Save You Time, Money and
Frustration in dealings with
the Child Support Agency
Again**

**Who is Child Support Help
Australia?**

We are a small committed team consisting
of Child Support Consultants, a backup
team of lawyers and a small admin
support team. Our insider knowledge in
the CSA system means we know all the ins
and outs of the system; and all the
common mistakes parents and the staff of
the CSA make on a minute by minute
basis.

Thankfully most parents don't need a lawyer, but the system we have developed gives you the peace of mind to know that there is one in the back ground to call on should the CSA need an extra push to do the right thing.

When you are 'banging your head up against a wall' we know how to make them act to get you the result you deserve.

Read On to Find Out How Our Membership Saves You Time, Money and Frustration

We know that families come in all shapes and sizes, so we have created four different packages to suit your individual needs.

We can support you through the Child Support process in a number of ways - from a little, to the whole lot - it's totally your choice. Please read on to discover which option best suits your needs, lifestyle and budget.

Whichever one you choose, be assured we are on your side.

1. **Support Lite**

Talk to us and reclaim your Peace of Mind

This is a phone-based service for clients who wish to deal with the Child Support Agency themselves, but want the general advice of an expert to help them do so.

Our Child Support Consultant will take up to four (4) calls a month for total time of half an hour. There is no need to use a lawyer for this type of administrative advice - so don't go spending money on legal advice if you don't need it.

We are not hard and fast on either the number of calls or time we spend on the phone with you, but to be fair to everyone, a fair-use policy does apply. If you feel you need to talk to our staff more frequently than this we can arrange at an additional cost.

***Knowing You are On the Right
Track
\$29.00 per month***

2. Support Partner

You are on the right CSA Deal For Your Unique Situation - 100% Guaranteed.

This package gives you all of Support Lite. In addition to this we will get you to fill out some paperwork (legal stuff that we are required to do) which will authorise us to deal with the Child Support Agency on your behalf when you want us to.

As your support partner we will also investigate your whole situation and advise what options are possible for a re-assessment. This advice alone could literally save you thousands of dollars.

The downside, yes, you will have to talk to the CSA on occasion, and yes, you will still receive all those pesky pages and pages of correspondence from the Child Support Agency. You will also need to contact us every time you receive a letter to receive our advice and for us to get instructions from you.

The upside... with this package is that you are guaranteed

that we will identify whether you are on the best CSA deal possible and direct you if you are not.

***Your Behind the Scenes Partner
\$49.00 per month***

3. Leave it With Us

Let us talk to the Child Support Agency on your behalf.

Sounds like a dream right? It doesn't have to be. If you are 'tearing your hair out', 'beating your head up against a brick wall' or quite simply 'over it' this is your best choice.

You receive everything in options 1 & 2 without any of the downside.

We will take all your stress away and that sickening feeling you get when you see the CSA letter in your letterbox. We will arrange to receive and log all correspondence from the Child Support Agency at our offices.

After we have analysed and investigated those ten page letters and even talked to the CSA if necessary on your behalf, we will then

forward it to you with an explanation of what you need to do (if anything) and in what time frame.

We can also assist you with frustrating time lags by making sure that the Child Support Agency responds to any requests in a timely fashion.

With this option we will deal with the Child Support Agency on your behalf on virtually everything. The only thing we cannot do is enter a financial agreement on your behalf. We can negotiate the preliminaries but you have to confirm the final arrangement with the Child Support Agency.

***Leave It With Us
\$69.00 per month***

NOTE options 1, 2 and 3 have a \$220.00 establishment fee. This fee is waived if payment is made up front for the full 12 month contract.

4. Bringing in the Big Guns - Reassessments, Collecting Arrears, Removing Penalties and Binding Child Support Agreements

Sometimes things get Tricky or need
immediate or urgent attention

It's OK. Just because things are a little bit tricky, it doesn't mean we can't help and we are not here to support you. We are. That's why we have a legal eagle onside - just in case the CSA require a solid nudge.

What do we mean by tricky?

Here's an example. If you have large amounts owed in arrears and penalties this support package will allow us to go in and negotiate with the Child Support Agency for lower lump sum payments and the removal of penalties. (A special kind of legal process and letter is required for this) If it's legally possible, we are the experts at getting arrears wiped.

Our biggest success stories relate to being able to identify reasons and opportunities for reassessment on

behalf of our parents and often saving parents thousands of dollars in the process.

If you have

- A Penalty owing
- A gut feeling that your assessment is unfair and should be different, or
- Are owed large amounts of money

Then this is the package you need to be on.

Our support - well, we'd like to say priceless. It includes all the options we have told you about for 1 year - Plus the work we do to remove your penalties, collect arrears or arrange reassessment.

It's plain and simple, we figured you are already way out of pocket to CSA if you have penalties, arrears collections or need reassessment so we have decided that if you take this package.

Never Deal With the Child Support Agency Again with a Binding Child Support Agreement

The lawyers working with Child Support Help Australia can prepare A Binding Child Support Agreement is an Agreement between parents (or in some cases the children's carer) in which levels of payment of child support are agreed independently of the Child Support Agency. As long as you comply with the terms of the Agreement that you have entered into you will literally NEVER have to deal with the Child Support Agency again. In some circumstances a lump sum can be paid to redeem all future child support obligations. There are many benefits in these agreements for both parties. The Child Support Agency cannot vary or re-assess the payments that are agreed in the Binding Child Support Agreement.

For more information on this type of agreement call us now on 1300 483 970

Removing Penalties, Collecting Arrears, Reassessment and Binding Child Support Agreements Fixed Quote

PS...You Need to Know this

If in option 2 and 3 we advise that you could benefit for a reassessment, collection of arrears or removal of penalties we will let you know. If you require us to do it for you, we will provide you with a fixed quote.

Want Great Support, Peace of Mind, and a Result In Your Child Support Agency Dealings?

Call 1300 483 970 Today

**Stressed and Not Sure What
Membership Level is Right for
You Call Us 1300 483 970**

We Support Parents All Over Australia -
Here's what some of them have to say...

What Others Have to Say...

(Apologies, I'm sure you understand, we can't use their real name for privacy reasons, but they have volunteered to be happy to talk to you should you want to verify their testimonies. Just let us know and we will arrange it for you)

Client Letter...

Good afternoon Chris,

I would like to thank you for the follow up call regarding the current position of my case with the CSA, I would also like to take this opportunity to thank the staff who have dealt with CSA on

my behalf & resolved an ongoing issue expeditiously.

The following statements are merely the facts as I see them.

I first contacted Child Support Help Australia after an ongoing battle with the CSA seemed to resemble bashing my head against a brick wall. Over & over & over again. Dealing with the CSA directly would by far be the most unpleasant experience I have ever had, with no exception. The stand-over tactics, lack of willingness to negotiate or be anything reminiscent of reasonable is commonplace when dealing with this agency. A consistent tone set over a number of years.

After a quick Google search for someone to assist my situation, I completed a brief online form which was then sent through you. I received a call from Laurie the next business day, explaining the type of services I could expect by

engaging Child Support Help Australia. He outlined the fee structure which initially seemed modest for the term of engagement. On highlighting several points that were specific to my situation, I felt assured that this would be a wise investment. What I did not take into account at this point, was the **peace of mind** that would soon be provided.

As a result of Child Support Australia making contact with & advising the CSA I had engaged their services, the **entire 'attitude' of all correspondence with the CSA changed**, a comparison of chalk & cheese if you like. The same case manager, from one call prior to being notified, who's attitude is mentioned above, went to being one of the most helpful, courteous when questioned as to why the CSA were contacting me directly as opposed to speaking with my legal counsel. All dealings from this point on have been almost amicable.

To summarise, I cannot recommend the services, the work ethic, the knowledge or the professionalism of Child Support Help Australia highly enough. The prompt action & attention to detail in taking on my situation, which was the cause of a great amount on stress was phenomenal. Through their actions, the staff took a great weight off my shoulders, something I had borne for years.

Again, a big thank you to Tracey, Sarah, Laurie & Chris, for all your help to this point.

Have no doubt, that should I need your assistance in the future, I will know precisely who to contact.

*Regards,
David. (Not his real name)*

"Not only did I save \$5,000 this year, but now every year until my son turns 18....."

Sure, not having to pay what I didn't need to was great, but not have the stress and aggravation from dealing with the CSA ever again was worth every penny. Will I continue with the service? - absolutely!"

Want Great Support, Peace of Mind, and a Result In Your Child Support Agency Dealings?

Call 1300 483 970 Today

Other Ways You Can Contact Us

We represent parents from all over Australia but our office is located at

11th Floor,
118 King William Street,
Adelaide, SA 5000.

Email us at info@childsupporthelp.com.au

Call us on 1300 483 970

Our Membership System Guarantees To Save You Time, Money and Frustration