

WHAT ARE mutual obligations?

MARCH 2026

In return for certain social security entitlements, you must complete a variety of tasks and activities. These tasks and activities are known as mutual obligations.

How does it work

Mutual obligations (obligations) are tasks and activities you agree to do while receiving:

- JobSeeker Payment,
- Youth Allowance for job seekers,
- Parenting Payment after your youngest child turns 6, and
- Special Benefit paid under certain circumstances.

  You will also have participation requirements if you receive either:

- Disability Support pension (DSP) and you are younger than 35 and meet other rules

If you fail to meet your obligations, suspension of your payment, demerits or financial penalties may apply.

How to meet your obligations

If you're with Workforce Australia, you'll have a monthly points target. That is, each month, you are allocated a points target of up to a maximum of 100 points, although your target can vary month to month depending on your circumstances.

To reach your points target, you must complete a range of approved tasks and activities. Job seekers generally will need to complete at minimum five job searches each month.

For example, if your points target is 100, you could meet this obligation by attending a job expo (15 points), completing two job applications (5 points each), attending a job interview (25 points) and starting a job (50 points). Visit WorkForce Australia to learn How to earn points and see the points values for various tasks and activities.

If you are a principal carer, aged 55 or older or in the Community Development Program, your obligations could vary. In some instances, approved voluntary work can be completed to meet your obligations.

Visit WorkForce Australia at www.workforceaustralia.gov.au and search 'approved voluntary work'.

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Summary of obligations based on age

Your age	Obligations
Under 54	You can meet your mutual obligation requirements by: • Agreeing to a Job Plan • Meeting the requirements of your plan • Going to appointments with your employment services provider, if you have one.
55 to 59	During the first 12 months, you can meet your mutual obligation requirements by: • Meeting your points target each month, or • Undertake 30 hours per fortnight of study, or • Undertake 30 hours per fortnight of a • combination of paid work, study and other approved activities • At least 15 hours of work done must be paid work if you decide to do a combination of: – study – approved voluntary work – suitable paid work – self-employment. After 12 months you can meet your mutual obligation requirements by doing 30 hours per fortnight of any of the following: • study after 1 April 2025 • approved voluntary work • suitable paid work where the income is equal to or more than the minimum wage • self-employment where the net business income is equal to or more than the relevant national minimum wage a combination of approved voluntary work and suitable paid work, including self-employment.
60 to age pension age (67)	You can meet your mutual obligation requirements by doing 30 hours per fortnight of any of the following: • approved voluntary work • suitable paid work where the income is equal to or more than the relevant national minimum wage • self-employment where the net business income is equal to or more than the relevant national minimum wage • a combination of approved voluntary work and suitable paid work, including self-employment.

If you're unable to meet your obligations

If your (or your partner's) personal circumstances change, you find it hard to meet your obligations, or you intend to travel overseas, you should contact Services Australia to discuss your options as soon as possible; ideally, before your obligations are due.

If you do not meet your obligations, Services Australia will reduce or stop your payment.

Exemptions

Depending on your circumstances, you may get a temporary exemption from your requirements. For example:

- you're experiencing a crisis such as the death of an immediate family member, family and domestic violence or being homeless
- you're sick or injured and have an approved medical certificate
- you're affected by a disaster such as fire or flood
- you have short term caring duties
- you're pregnant and it's less than 6 weeks before the expected date of birth or less than 6 weeks after birth
- you're a principal carer of 4 or more dependent children.
- You may also be exempted if you provide a medical certificate stating you are unfit for work for a specified period.

For more information on mutual obligations, visit Services Australia at www.servicesaustralia.gov.au and search 'mutual obligations'.

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