

Rowan Ramsey MP

FEDERAL MEMBER FOR GREY

2019 Resource Guide for School Leavers



Front cover picture

Rowan is pictured with school leaders from Balaklava High School

Left to Right: Karl Binka, Taylah Pratt, Jacinta Cocks, Blake Guerin

The Electorate of Grey covers almost 93% of South Australia



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School Leavers



Graduation from high school marks a new and exciting phase in your life as you take on the responsibilities and challenges of adulthood.

Your family and teachers are proud of what you have been able to achieve with commitment and perseverance to your studies and the greater school community.

In Australia we enjoy the privilege of a rounded and balanced educational system. We are fortunate to have principals and teaching staff in our region dedicated to ensuring you are leaving school with the skills you will need for the next part of your life, so you can live, work and contribute as a well-balanced and responsible citizen of our great country.

Your life will continue to be a learning journey, constantly adapting to our fast changing world, built on the basis of the importance of mainstream values such as hard work, tolerance, persistence and the respect for others I know your parents and teachers have impressed upon you.

I trust you will find the information in this guide helpful. I also encourage you to enrol to vote if you have not yet done so.

I sincerely wish you a happy and successful future with whatever career you choose. Life is an exciting challenge, full of choices and opportunities. Seek counsel, take advice, back your own judgement and live your dreams.

Please contact my office if I can be of any further assistance.

Yours sincerely

A handwritten signature in blue ink that reads "Rowan Ramsey". The signature is fluid and cursive, with the first name "Rowan" and the last name "Ramsey" clearly distinguishable.

Rowan Ramsey MP

Federal Member for Grey

Your views are important to me

So if you have any feedback on this guide, or want to tell me what other information you would like to know, please contact me at:

Port Pirie Office:
104 Ellen Street
Port Pirie SA 5540
P: 8633 1744
P: 1300 301 742

Kadina Office:
43 Taylor Street
Kadina SA 5554
P: 8821 4366

Whyalla Office:
45a Playford Avenue
Whyalla SA 5600
P: 8645 4255
P: 1300 301 651

Post: PO Box 296, Port Pirie SA 5540
Email: rowan.ramsey.mp@aph.gov.au
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Exploring Opportunities



There are many pathways from school that can lead to rewarding careers. It is important to remember that people can move between pathways and are not locked into one occupation or education level.

It is easy to move from work to study, TAFE to university, or from an Australian Apprenticeship into a long term professional career.

After school most young people choose between:

- Continuing a further education and training programme through vocational education and training or university
- Undertaking an Australian Apprenticeship
- Finding employment
- Participating in community or volunteer work
- Starting a business

This is an exciting time! You have almost finished school and are about to start your post-school life. You may have a career path in mind or perhaps you are still a little unsure of which direction you want to take.

A good starting point can be to talk to your careers teacher. Remember these teachers are there to help and are a great place to start if you are not sure which career pathway to take. Another great resource is “myfuture”.

After Year 12 - myfuture – what next?

www.myfuture.edu.au

myfuture is a national, online career exploration and information system. Log on to myfuture to create your own personal profile that can help you to identify a range of career options. You can go to the tab “My Guide” to:

- Find out more about yourself, your skills, interests, values and aspirations
- Discover what occupations suit you
- Learn about the world of work
- Explore your creativity and enterprise skills
- Plan your career pathway and set goals
- Get career insights
- Check out courses

Exploring Opportunities



myfuture - what next? www.myfuture.edu.au

myfuture is a great resource for students who are thinking about their post-school options. The portal has tips and ideas on a wide range of options available after Year 12 including:

- Future work opportunities
- Post-school education and training
- Working while you learn
- The benefits of education and training

You can also find out about:

- Occupations
- Industries
- Where to get funding, grants and scholarships
- Online vacancies
- Volunteer opportunities
- Support agencies
- Australian Apprenticeships
- Post-school education and training courses
- Education and training providers
- Employment conditions, employment trends and where the jobs are

For more information visit
www.myfuture.edu.au

Job Outlook



Job Outlook is a careers and labour market research information site providing information on over 350 occupations. It provides a wealth of information such as job prospects, weekly earnings and vacancies. There are several links to reports about each job pathway. It can help to give you a starting point for making decisions about your career. You can get information about what specific jobs involve and a list of personal requirements and the necessary education and training. To access Job Outlook visit

<http://joboutlook.gov.au/>

Career Expos

Each year in Australia, career expos are held in major cities and regional centres. They are great places to speak directly with employers, learn more about potential training and further education options and access resources and career planning support.

Career expos provide the opportunity for you to talk with people from different industries and explore possible career and employment pathways through advice from the industry experts, training providers, government departments and education organisations.

For more information about career expos in your area visit

<http://careersemploymentexpo.com.au/>

to see what events are happening near you.

Career Services and Workforce Development

Career development is the ongoing process of managing your life, learning and work. It involves developing the skills and knowledge that enable you to plan and make informed decisions about your education, training and career choices.

Career Services and Career Development provide free career support and development for people in South Australia.

Services include career profiling, career planning and help for those who may not be eligible to be serviced by a Job Network or other service.

Services are provided in the following regions:

Yorke and Mid North region:

Career Services

Ph: 1300 742 414

Whyalla region:

Whyalla Career Development Centre

Ph: 08 8644 3198

Barossa region:

Barossa Career Services

Ph: 08 8563 3603

Additional Career Information

The Australian Government provides a range of career information pamphlets and booklets which cover job searching, skills identification and information for parents.

For more information visit

www.employment.gov.au

Exploring Opportunities



Call 13 19 01 or visit defencejobs.gov.au

Australian Defence Force Cadets

The Australian Defence Force Cadets (ADFC) is a community-based youth development organisation open to young men and women aged between 12 ½ to 20 years of age. As a cadet you learn leadership, team building and survival skills, at the same time experiencing what life is like in the Navy, Army or Air Force. There are units in several country areas and these can be located by visiting www.cadetnet.gov.au

Australian Defence Force Gap Year

The Defence Force Gap Year gives young Australians the chance to experience an exciting and rewarding role with the Australian Defence Force between high school and higher education. Once successful applicants have completed basic recruit and trade specific training, they will then be immersed in the ADF lifestyle while continuing to learn on the job, developing their skills and all whilst being paid a great salary. It's a unique opportunity to get a feel for a career in the Australian Defence Force, however there are other short-term roles which may also be worth considering.

For more information visit

www.defencejobs.gov.au/students-and-education/gap-year or call 13 19 01

Australian Defence Force

The Navy, Army and Air Force offer a range of challenging and worthwhile careers, with promotional opportunities and job security. You will also receive the very best training to earn qualifications that in many cases are recognised Australia wide - all whilst being paid. Before you can be accepted into the ADF you will need to pass a number of medical tests to ensure you are in peak physical condition and able to serve to your maximum capability.

Joining the ADF

You can apply to join the Australian Defence Force online at www.defencejobs.gov.au/joining/ or by calling 13 19 01. Successful applicants to the Australian Defence Force must be able to speak, read and write English proficiently. All communications with the ADF are conducted in English, including the 13 19 01 call centre and the entire defence jobs website.



Education and Training Options

Australian Qualifications

To get a job in some areas you need to have a qualification or be working towards a qualification. If you participate in formal learning, you are likely to be working towards a qualification.

There are several levels of qualifications available in Australia. Qualifications that are recognised across Australia meet requirements as set out by the Australian Qualifications Framework (commonly known as the AQF). This framework is a national system for schools, vocational education and training and the higher education sector and links qualifications together across the education and training system.

The table below shows the AQF qualifications: For more information visit www.aqf.edu.au

Vocational Education and Training (VET)

Vocational education and training is competency-based and directly job related. The VET system provides training for around 4 Million students annually in a wide range of workplace skills and knowledge-based competencies for many different occupations. VET provides employment opportunities for learners and a skilled workforce for employers.

Courses are offered through:

- TAFE institutes
- Secondary schools
- Commercial training providers
- Industry organisations
- Australian School-based Apprenticeships
- Community training providers
- Agricultural colleges
- Universities
- Adult and community training providers

You can obtain nationally recognised qualifications in areas as varied as aviation, aged care, building and construction, hairdressing, children's services, car repairs, earth science, plumbing and nursing. Many schools offer 'VET in school' courses that count towards both the senior secondary certificate and a nationally recognised vocational qualification.

Australian School-based Apprenticeships provide the option of starting an Australian Apprenticeship while still at school and you can actually earn a wage as you work and study – keeping your options open after finishing school.

For more information visit

<http://www.education.gov.au/skills-and-training>

Or

<http://www.education.gov.au/skills-and-training>

Course Seeker

Course Seeker provides information on more than 7,000 higher education courses. Prospective students can make informed decisions about future study options by accessing information from right across Australia in a nationally consistent and comparable format.

This interactive, searchable website displays course information, entry requirements, admission processes and student satisfaction and graduate survey results giving improved access to study options particularly for regional students. For more information visit

www.courseseeeker.edu.au

School	Vocational Education and Training (VET)	Higher Education
Senior Secondary Certificates of Education Plus Certificate III Certificate II Certificate I	Vocational Graduate Diploma Vocational Graduate Certificate Advanced Diploma Diploma Certificate IV	Doctoral Degree Masters Degree Graduate Diploma Bachelor Degree Associate Degree Advanced Diploma Diploma

Education and Training Options



My Skills

Australia's online directory of training.

Visit My Skills to connect to training organisations. You can

- Search for a training organisation or qualification
- Find out about the training experiences of others
- View statistics on student outcomes
- View statistics on training organisations

For more information visit

www.myskills.gov.au

QILT

The QILT website helps you compare student experience and employment outcomes data from Australian higher education institutions. Create your own shortlist to compare different study areas and institutions.

For more information visit

www.QILT.edu.au

Flexible training options

Many education and training providers offer flexible learning arrangements. You might study full-time or part-time, or you may study on campus, externally (distance education) or online.

Technical and Further Education (TAFE)

At TAFEs throughout Australia there are over 5,000 courses available at approximately 500 campuses that can prepare you for your first job, retraining or further study.

There are currently six levels of courses: Certificates Level I–IV, Diploma and Advanced Diploma. TAFE training programmes are recognised at state, territory and national levels. A small number of TAFE institutes also offer higher education courses, such as Bachelor Degrees, Graduate Certificates and Graduate Diplomas, in selected fields of study.

TAFE also offers labour market courses, entry and bridging courses, adult and community education classes and small business management courses.

For more information visit the Education and Training Providers section of myfuture or visit

www.tafesa.edu.au

or visit a TAFE in your local community:

There are a number of campuses including the following locations: Ceduna, APY Lands, Clare, Coober Pedy, Kadina, Port Augusta, Port Pirie, Port Lincoln, Whyalla, Narungga, Roxby Downs, Wudinna and Yorketown.

Private Higher Education Providers

There are approximately 4,000 private Registered Training Organisations (RTOs) in Australia offering nationally recognised training. RTOs may be business colleges, secretarial colleges, computer training centres and industry-based training centres.

RTOs provide training from Certificate I to Advanced Diploma in a wide range of fields, such as beauty therapy, hospitality, travel, business, computing, music, aviation, childcare, art and design, naturopathy and languages.

If you are signing up with a training provider, ensure they are registered and reputable. If you are eligible for income support payments ensure the organisation is recognised by the Department of Human Services. For more information visit the National Training Information Service <https://training.gov.au/Search/SearchOrganisation>

Adult and Community Education (ACE) Sector

Adult and Community Education (ACE) centres include neighbourhood houses, schools, non-government adult education providers and community centres. They provide a wide range of short courses and programmes. Some ACE centres are also Registered Training Organisations and offer pre-vocational and vocational training.

For more information contact Adult Learning Australia (ALA) on

(03) 9689 8623 or visit www.ala.asn.au



Universities

Universities offer a wide range of general and specific courses at undergraduate level (Diploma, Advanced Diploma and Bachelor Degree) and postgraduate level (Graduate Certificate, Graduate Diploma, Masters Degree and Doctoral Degree). Universities also run bridging and tertiary preparation courses that can help you build your skills in preparation for study or help you, if you are unsure about what you might like to study. Keep in mind that it is possible to pursue university study by transferring from recognised VET studies, undertaking bridging courses or studying by distance education through a university, Uni Hub or Open Universities Australia.

University Open Days

Most universities have open days during the year when you can visit and hear about course information, speak with lecturers and look at the facilities. This is a great way to get a feel for the University campus.

Applying for University

You can apply to your chosen university through standard entry (on the basis of your senior secondary school qualifications), special or alternative entry, or advanced standing entry (credit transfer or credit for prior learning). In most states and territories and in some courses applications are processed through a Tertiary Admissions Centre. Application forms are normally available from August onwards and it is advisable to apply before November. Contact individual universities and Tertiary Admissions Centres for further advice.

To find a Tertiary Admissions Centre in another state or territory visit the Australian Conference of Tertiary Admissions Centres at

<http://www.actac.edu.au/>

In South Australia:

South Australian Tertiary Admissions Centre (SATAC),

104 Frome Street, ADELAIDE SA

Phone: 1300 138 440 or

(08) 8224 4000

or visit www.satac.edu.au

Distance and Online Study

Many providers offer alternative modes of study to tertiary students, such as online or distance education. You should check with providers directly.

One example is Open Universities Australia (OUA). (OUA are owned and operated by a consortium of Australian universities and offers students access to higher education study regardless of their ATAR, previous education, age or location.

www.open.edu.au

Courses at Regional Campuses

Some universities have regional campuses. In our region the University of South Australia has a variety of courses available at the Whyalla Campus including business and accounting, education, nursing and rural health, computer and information science, applied statistics, social work, community wellbeing and arid lands technology.

Uni Hub Spencer Gulf

Uni Hub Spencer Gulf is a not-for-profit, community-owned and driven tertiary education facility which brings educational opportunities to people in the Spencer Gulf region. The Port Pirie campus opened in 2019 with the Port Augusta campus expected to open in 2020.

Uni Hub Spencer Gulf provides the opportunity for people to study a range of tertiary courses without the need to relocate to a metropolitan area. By working closely with industry, the community, schools and tertiary providers, the hub offers tertiary courses that address skill shortages in the region however it is available to all students studying at university. For further information visit

<https://unihubsg.org>

Study Assist

Study Assist provides an extensive range of information to prospective and current students. This includes:

- **Tertiary study options** including qualifications, courses, commonwealth assistance, distance education and financial assistance
- **Help with fees** including HECS-HELP, FEE HELP, SA-HELP, OS-HELP and VET FEE HELP
- **Student Income Support** including Youth Allowance, Austudy, Abstudy and scholarships
- **Scholarships and Awards**
- **Information whilst studying** including keeping up to date with study debt or withdrawing from courses
- **Paying back your study loan**

For more information visit

studyassist.gov.au

Education and Training Options

Study Assist and Course Seeker provides students with a broad range of information about Australian universities and other higher education providers. Start your search to make an informed choice about what and where to study.

Undergraduate Courses

Search thousands of undergraduate accredited courses and compare details such as fee and entry requirements.

Postgraduate Courses

For information about studying for a postgraduate research degree and search for information on research quality and activity at Australian universities.

If you are considering going directly from school to university, it is important to fully explore university and course requirements. Look at pre-requisite Year 11 and 12 subjects as well as the range of courses and the campuses at which some courses are offered. For more information visit

studyassist.gov.au or www.courseseeeker.edu.au

Or for more information regarding universities which may offer the courses you may be interested in studying in South Australia visit:

The University of Adelaide

www.adelaide.edu.au

Ph: 1800 061 459

There are several campuses depending on which course: North Adelaide, Roseworthy, Waite, National Wine Centre and Thebarton. There is also a pathway program at Port Augusta

Flinders University

www.flinders.edu.au

Ph: 1300 354 633

The main campus is located at Sturt Road, Bedford Park, Adelaide SA

University of South Australia

www.unisa.edu.au

Ph: 08 8302 6611 or 1300 UNINOW

There are five campuses depending on which course: City West, City East, Magill, Mawson Lakes and Whyalla

Open Universities Australia

www.open.edu.au

Ph: 1300 738 512

GPO Box 5387, MELBOURNE VIC 3001

Online Higher Education Service owned by seven Australian Universities

University Indigenous Education Units

If you are from an Indigenous or Torres Strait Islander origin many universities have dedicated Indigenous education units. For further information visit studyassist.gov.au



Accommodation

Accommodation in Adelaide

Residential colleges are a very popular option for country students who are studying in Adelaide. You are usually supplied with your own room and all meals. Bathrooms are generally shared and communal lounge facilities are provided. All colleges have excellent recreational facilities. Boarding facilities located in Adelaide include:

Aquinas College
1 Palmer Place,
NORTH ADELAIDE SA 5006
Ph 08 8334 5000
www.aquinas.edu.au/

Lincoln College
45 Brougham Place,
NORTH ADELAIDE SA 5006
Ph 08 8290 6000
www.lincoln.edu.au/

St. Ann's College
187 Brougham Place,
NORTH ADELAIDE SA 5006
Ph 08 8267 1478
www.stannscollge.edu.au

St. Mark's College
46 Pennington Terrace,
NORTH ADELAIDE SA 5006
Ph 08 8334 5600
www.stmarkscollge.com.au

Kathleen Lumley College
(Postgraduates Only)
51 Finnis Street
NORTH ADELAIDE SA 5006
Ph 08 8267 3270
www.kathleenlumleycollege.com.au



Adelaide Student Hostels

Student hostels usually offer single bedroom accommodation, however may offer a limited number of twin, double and triple share rooms. Each bedroom is fully furnished and includes access to a shared bathroom, laundry, lounge and recreational activities. Most are self-catering, however there are some that provide meals. Occasionally they have a mix of both.

Semaphore House
144 Semaphore Road,
SEMAPHORE SA 5019
Ph 08 8449 3195
www.semaphorhouse.com.au/

Elmtree Lodge
2-4 Gladstone Street,
FULLARTON SA 5063
Ph 08 8372 2500
www.elmtreelodge.com.au

Australian Lutheran College
104 Jeffcott Street,
NORTH ADELAIDE SA 5006
Ph 1800 625 193
www.alc.edu.au

Student Living Australia

UniLodge South Australia (Manager of Student Living) manages over 900 beds representing 420 apartments. Student Living currently manage student accommodation in South Australia in the Adelaide suburbs of Magill, Kent Town and Adelaide City as well as a number of town houses in the city.

For further information
Tel: 08 8385 9007

<https://unilodge.com.au>

Commercial Student Accommodation

Commercial student accommodation refers to purpose built facilities situated off-campus and managed by private management companies.

For further information contact
Urbanest
Ph 1800 260 801

University Accommodation

Many universities have accommodation available on-campus or in hostels nearby which are managed by the university.

Uni Hall and Deidre Jordan Village at Flinders University are two examples and contain catered and self-catered independent living units. For more information visit
<http://www.flinders.edu.au/living/>

Check with the university you enrol with to see what options they may have available.

Renting and Living

Renting

Where to start looking?

Newspapers: Look in the classified section under the following headings - "To let" and "Accommodation Vacant". You could also consider advertising under Accommodation Wanted in the newspaper. Saturdays are the most popular day for advertising accommodation, so it pays to get in early. Wednesdays are also a good day. Most papers now have all of their advertised rental properties online. Check your local paper for their website details.

You may also like to check some of the following websites

www.realestate.com.au/rent

www.domain.com.au

www.rent.com.au

www.realestateview.com.au

www.property.com.au/rent

www.homehound.com.au

www.gumtree.com.au/s-property-for-rent/c18364

Internet and Apps

There are several apps and websites for finding flatmates including Easy Roommate.

If you go to meet a potential flatmate, always take a friend or family member. If you advertise for a flatmate, for safety reasons never conduct an interview alone and always ask for appropriate identification and references.

<https://au.easyroommate.com/>

Get Good Advice

Office of Consumer and Business Services

The office has a huge range of information about renting, tenants rights, landlords rights, public and private rental, specialised housing and common problems renters face. It also has a wide range of tenancy forms and fact sheets.

To access this information visit

<http://www.cbs.sa.gov.au>

Finding a Property

Real Estate Agents

Although real estate agents generally advertise places on the internet and in the paper, it is also a good idea to contact them directly. They may have a property 'on their books' which has not yet been advertised, or for which they are unable to find a tenant.

Free Community Newspapers

The local community newspapers are delivered to the majority of homes and they often contain ads for rental accommodation.



Community Notice Boards

Often people advertise on a community notice board, especially for share accommodation. There are notice boards in some supermarkets, shopping centres, universities and TAFEs. Just take down the details in a notebook and call the number given. The other tenants will probably want to meet with you and ask you some questions to see if you are the sort of person that will fit in well with them. Generally when you answer an ad, you will also need to go and look at the property and speak to the real estate agent. The real estate agent usually checks references before they agree to let you move in. Make sure you go prepared. You will need to have: ID and proof of your employment or income; references from previous landlords — if you've had any; and access to money for a bond and one months rent in advance.

Renting and Living

What to pay

To sign a lease, you will have to pay a bond and usually one month's rent in advance. But don't forget the extra costs of having the electricity, gas and telephone connected.

Always get receipts

Landlords or real estate agents must give you receipts unless you have paid electronically where the electronic deposit receipt is sufficient. They are important if disputes arise about payments. They are also important if you need to claim rent assistance. Banks can usually arrange for your rent to be automatically deducted from your bank account and paid to the landlord's nominated account. This saves the hassle of having to go to the landlord each week or fortnight. You need to make sure enough money is in your account or you might be charged a penalty fee. Make sure receipts include the following details: exactly what the payment was for; the amount; the date of payment; the period of time the payment was for; and the premises which the payment refers to.

Bonds

You will need to pay a bond to the landlord or real estate agent before you move into the house or flat. It is held to cover the cost of any unpaid rent or damage which you may cause to the property. A landlord can't charge you more than four weeks rent for a bond. The landlord or real estate agent has to lodge your bond money with the Office of Consumer and Business Services in your state. You should receive a copy of the Advice of Lodgement Form.

Condition of premises

When you sign a lease, you should also be given a 'Condition of Premises' Report. This lists all the rooms and fittings (such as carpets, curtains, light fittings) in the property and their condition. The landlord should complete the Condition Report and give you three copies within a day of you moving in. Check the report and write down any disagreements you have about the condition of the property. You then keep a copy for yourself and give the others back to the landlord. If this is your first time renting – ask someone more experienced to do it with you. Two sets of eyes are better than one. This is really important protection for you. Make sure you write down all the problems there are, like stains on the carpets, cracked windows etc. Most disputes when you get your bond back are caused by disagreements about whether or not damage was caused by you as the tenant. You need to protect yourself as much as possible from such disputes by keeping all the evidence you can. You may even consider taking photos of the property while you are filling in a condition of premises form.

Rent increases

Rent increase rules are different in each state and territory. Generally your landlord is not able to increase your rent unless they give you a period of notice.

Repairs

Often tenants have difficulty getting landlords to make repairs. If your landlord refuses to make repairs, try writing a letter requesting action. If that doesn't work, you can complain to the Agents Board and Real Estate Institute in your state.

Access and privacy

Your landlord has certain rights of access, but it's definitely not "open house". Your landlord can enter your home to: inspect the property; carry out repairs; or show the property to prospective tenants or buyers, but they must give you reasonable notice they are coming.

For more information visit the website of the office of Consumer and Business Services at

www.cbs.sa.gov.au/

Getting connected

THE ESSENTIAL SERVICES

For many people, the first thing to do when they move into a house is to check whether the essential services are working. These are things like water, electricity, gas (if there is any), telephone and internet. The second thing to do is to make sure that these services are not just connected, but are connected in your name. Otherwise, you may receive bills intended for the previous tenant. Similarly, when you leave make sure you get these services disconnected, or you will end up paying someone else's bill.

Getting wired

Before you move in you should contact the electricity company to arrange for the electricity to be connected. You may need to provide proof of your identity and pay a connection fee which will be added to your first bill.

Getting the gas

To be connected to natural gas (where there is a gas supply but the meter is turned off) you may be charged a deposit. Call your local gas supplier for further information.

Work while you Learn

Australian Apprenticeships

What is an Australian Apprenticeship?

Australian Apprenticeships combine training and employment and lead to a nationally recognised qualification. Australian Apprenticeships may cover all Certificate levels and selected Diploma and Advanced Diploma qualifications. Australian Apprenticeships are available to anyone of working age and do not require any entry qualifications.

Australian Apprentices are paid an income while being trained. The training wage depends on the industry, the type of apprenticeship and the level of schooling and training undertaken. Australian Apprenticeships offer:

- A great way to get a head start in a chosen career
- Paid work and structured training that can be on-the-job, off-the-job or a combination of both. The training is provided by your employer and/or a TAFE Institute or other training provider
- 'Competency based' training means you can complete your training faster, if you reach the required skills level

- Recognition and credit for existing skills and prior experience potentially reduce formal training time
- Full-time or part-time opportunities, many schools also offer part-time apprenticeships
- Nationally recognised qualifications and skills which provide the basis for further education and training over the course of your working life
- A pathway from school to work

Apprenticeships can last up to four years, but the faster you learn the skills, the faster you can move towards becoming fully qualified.

Australian Apprenticeships are available in a variety of certificate levels in more than 500 occupations across Australia, in traditional trades, as well as in a diverse range of emerging careers, in most sectors of business and industry. No matter what industry you might be interested in, there is likely to be an Australian Apprenticeship to meet your needs. For more information contact an Australian Apprenticeship Support Network Provider or contact 13 38 73 or visit

www.australianapprenticeships.gov.au

Australian Apprentices with a Disability

If you are an Australian Apprentice with a disability, you may be eligible for assistance to help you reach your potential as a skilled worker.

The following assistance is available to an employer who employs an apprentice with a disability in an Australian Apprenticeship.

- Disabled Australian Apprentice Wage Support (DAAWS)
- Assistance through the Employment Assistance Fund which helps by providing work related modifications
- Tutorial and mentor services for off the job training such as TAFE and trade school

For further information visit www.australianapprenticeships.gov.au

or call 13 38 73

Job Access

Job Access is the national hub for workplace and employment information for people with a disability, employers and their service providers. For more information visit <https://www.jobaccess.gov.au/>



School Based Apprenticeship or Traineeship

Australian School-based Apprenticeships and Traineeships combine schooling in Year 10, 11 and 12 with training and employment.

A school based apprenticeship or traineeship is not that different from a regular apprenticeship but is combined with your schooling. You will have an employer who will employ and train you on the job plus you'll do some formal off-job training with a training provider. Enrolling in a school-based apprenticeship can have a number of benefits including:

- Your training will contribute towards your SACE
- You'll start your chosen career or trade whilst you are at school
- You will earn money while you learn
- You will get experience in the trade or vocation of your choice
- Your school based training will convert to full-time when you leave school

For more information talk to your VET or careers teacher or visit <https://www.aapathways.com.au/service-provider/trade-schools-for-the-future/4b15ff44-12fb-441e-a85d-31f7d2561148>

Pre-Apprenticeships

There are a number of pre-apprenticeship (PRE-VOC) programs on offer which can help you increase your chances of gaining an apprenticeship.

Pre-apprenticeships provide the opportunity for those wishing to gain apprenticeships to complete pre-requisite courses relevant to the industry they hope to work in. Students do not need an employer to do a pre-apprenticeship course.

It can be difficult for students to gain an apprenticeship through lack of experience in the field.

Pre-apprenticeships assist by giving students theoretical experience in the industry.

For more information visit Australian Apprenticeship Pathways at

www.aapathways.com.au/Search/Preapprenticeships/Course-Finder

Financial Support for Australian Apprenticeships

The Australian Government provides income support payments to eligible Australian Apprentices, to assist them in the early years of their apprenticeship when their wages are at their lowest.

You may be eligible for extra financial support via one of the following Australian Government payments : Youth Allowance; Austudy; and ABSTUDY. However, your ability to receive the payment depends on a number of factors, including your personal situation and your fortnightly earnings.

For more information on eligibility, contact Dept of Human Services on 13 36 33 or visit

<https://www.humanservices.gov.au/individuals/students-and-trainees>



Financial Incentives for Employers & Apprentices

Australian Apprenticeships attract financial assistance for eligible employers to help reduce the real cost of training. Employers hiring an Australian Apprentice may be eligible for a range of Australian Government and State Government incentives and personal assistance for Certificate II - IV.

There are also a number of incentives for apprentices to commence, continue and complete their qualification especially in areas of skills shortage. It may be worth approaching an employer to discuss the incentives if you are keen to start an apprenticeship. Incentives range from \$750 to \$3000. For more information visit

<http://www.apprenticeshipsupport.com.au/Employers/Incentives-and-Funding> or <https://www.australianapprenticeshipsnt.com.au/system/files/2019-07/5.%20Summary%20of%20the%20Aust%20Govt%20AA%20Incentive%20Programme%201%20July%202019.pdf>

Indigenous Apprenticeships Programme

The Indigenous Apprenticeship Programme is a pathway for Indigenous Australians to start their career in the Australian Public Service. The programme provides full time entry level positions and a nationally recognised certificate or diploma qualification at completion.

Apprenticeships are offered throughout Australia, and include the opportunity to study:

- Policy and program development
- Service delivery
- Administration
- Technical or engineering

For more information visit www.humanservices.gov.au/corporate/careers/indigenous-apprenticeship

Work while you Learn



Trade Support Loans (Formerly Tools for your Trade)

As an Australian Apprentice or trainee working in a skills need area you may be eligible for a **Trade Support Loan** of up to \$21,078 to help you cover the costs of living and learning. You choose what to spend your money on. Buy work gear such as tools or boots, or use it to cover living expenses such as rent, phone bills and bus tickets, or even save your payments to buy a second-hand car or ute. You can opt-in or out of the loan anytime and borrow a small amount, or take the full \$21,078 over four years.

Trade Support Loans have annual limits of:

\$8,431 in year 1

\$6,324 in year 2

\$4,216 in year 3

\$2,108 in year 4

Once you earn more than \$45,880 you will start repaying this through the tax system

For more information on Trade Support Loans contact

13 38 73 or visit

<https://www.australianapprenticeships.gov.au/aus-apprenticeships-incentives>

Living away From Home Allowance

You may also be eligible to receive the Living Away From Home Allowance if you leave home for the first time to take up or remain in an Australian Apprenticeship position.

The Living Away From Home Allowance provides assistance to eligible Australian Apprentices in their first three years of training, if they:

- Have to move away from their parents' or guardians' home in order to take up or retrain via an Australian Apprenticeship; or
- Receive essential supplementary on-the-job training with another employer; or
- Are homeless

For more information visit

<https://www.australianapprenticeships.gov.au/sites/d8ausapps/files/2019-05/Living%20Away%20From%20Home%20Allowance.pdf>

Travel and Accommodation Allowance for Training

If you have to travel more than 150kms to get to and from your closest approved training provider / trade school, the State Government may contribute towards a **portion** of your travel and accommodation costs.

You will be eligible if you:

- Have a current training contract registered in South Australia
- Are eligible for government funded training (with a government contracted training provider)
- Travel a round trip distance in excess of 150kms between your normal place of residence and your closest contracted training provider in South Australia
- Live within a non-metropolitan area of South Australia.

For more information visit

<https://www.sa.gov.au/topics/work-and-skills/apprenticeships-and-traineeships/becoming-an-apprentice-or-trainee/apprentice-support>

TAFE Training Accommodation for Apprentices

TAFE SA's Regency International House (RIH), Regency Campus, is a purpose-built student accommodation facility where approx. 76 rooms are available for regional students, training at Tonsley, Regency or Elizabeth Campuses. Casual affordable accommodation including meals are available for apprentices whilst undertaking block training. Costs associated with block training are usually borne by the apprentice, however first check with your employer.

For further information visit

<https://www.tafesa.edu.au/services/accommodation> or call 1800 673 097

WorkReady

WorkReady is a career and workplace training initiative of the South Australian Government which aims to ensure investment in training is aligned to strategic industry sectors and growth areas. Eligible individuals can access subsidised training. An individual needs to meet course entry requirements and verify their eligibility with the approved training provider of their choice before being enrolled in government-subsidised training. WorkReady will support direct connections between training and jobs at the local level and connect people to the training and employment activity best suited to them over a working lifetime. For further information visit <http://www.skills.sa.gov.au/> or telephone 1800 506 266

Literacy and Numeracy Support

If you wish to develop your reading, writing and maths skills to improve your chances of finding and keeping a job, the Skills for Education and Employment (SEE) program can help. The program provides language, literacy and numeracy training to eligible job seekers, to help you to participate more effectively in training in the labour force. You can get up to 650 hours of free accredited training, starting at your own level and working at your own pace. To find out if you are eligible for this program or get a referral, talk to Centrelink or your local Employment Service Provider including:

- Jobactive
- Disability Employment Services
- Community Development Program
- Transition to Work and
- ParentsNext

For further information visit

www.education.gov.au/skills-education-and-employment

Group Training

What is Group Training?

Group Training is an employment and training arrangement whereby an organisation employs apprentices and trainees under an Apprenticeship/Traineeship Training Contract and places them with host employers. A Group Training Organisation (GTO) undertakes the employer responsibilities for the quality and continuity of the apprentices' and trainees employment and training. The GTO also manages the additional care and support necessary to achieve the successful completion of the training contract. Some specialise in servicing a particular industry, while others will work with many industries in their region.

Over 40,000 apprentices and trainees are employed by group training companies, making the network the largest employer of apprentices and trainees in Australia

Who can use Group Training companies?

- People of any age seeking apprenticeships or traineeship positions
- Any enterprise interested in employing one or more apprentices or trainees, even if only for a relatively short period of time
- Secondary schools running vocational courses or wanting industry placements organised
- Training providers, both public and private

To find out more contact:

Group Training Australia

Call 1800 819 747 or visit

<http://www.grouptraining.com.au/>

How can I find an employer to take me on?

There are a number of ways to find an employer who will take you on as an apprentice:

- Contact your local Australian Apprenticeship Centre
- Contact your local Job Network agency to find any vacancies they have registered
- Contact employer groups and associations for industries which interest you
- Check the daily newspapers
- Approach employers directly

Use the Yellow Pages to identify employers and write to, telephone or visit them to inquire about vacancies

For further information visit

www.australianapprenticeships.gov.au or call 13 38 73



Work while you Learn

Internship Placements

Young Australians are able to volunteer to undertake a 4-12 week internship paying job seekers \$200 a fortnight on top of their income support payment

For more information visit

<https://jobsearch.gov.au/path>

Youth Jobs PaTH

Youth Jobs PaTH is a flexible new approach to youth employment. It is designed to support young people to gain the skills and work experience they need to get and keep a job. It also supports employers to host internship placements and provides them with incentives when they take on a young person. Youth Jobs PaTH has three elements: Prepare – Trial – Hire.

Prepare helps young people become job ready by providing them with intensive pre-employment training.

Trial provides young people with voluntary internship opportunities to help them gain real work experience in Australian businesses.

Hire provides a financial incentive of up to \$10,000 paid over six months to employers who hire eligible young job seekers.

For more information visit

<https://www.employment.gov.au/youth-jobs-path>

Empowering YOUth Initiatives

The Empowering YOUth Initiatives gives young Australians the extra help they need to move into work and focuses on young people who are living in regional areas with high levels of social disadvantage, early school leavers, indigenous, or those young Australian's from culturally diverse backgrounds

For more information visit

<https://www.employment.gov.au/empowering-youth-initiatives>

Transition to Work

Transition to Work ensures young people ages 15-21 receive intensive support from community-based organisations with expertise in helping them to develop their work-life skills.

For more information visit

<https://www.employment.gov.au/transition-work>

Community and Volunteer Work

Volunteer work is an excellent way of experiencing new challenges and learning about the world of work. Volunteers provide a valuable service to the community. There are a variety of organisations that rely on volunteers and it can be a great way to gain new skills and to build on your work experience.

For more information visit www.volunteeringsa.org.au/



Finding Employment

A full-time, part-time or casual job brings with it an income, freedom and the chance to learn and do new things.

Gaining a first job isn't always easy.

People often apply for quite a few jobs before being successful – but they usually have a better chance of finding a job if they have completed Year 12 or an equivalent qualification.



There are a number of ways to get help to find work. You may find the list of useful websites at the back of this resource a good place to start.

When you are trying to get a job there are things you can do to make the process easier. You might want to:

- Spend some time developing your career portfolio
- Consider the skills and attitudes that employers are looking for
- Learn more about the steps involved in looking for work
- Get feedback on your resume and job applications
- Consider directly approaching employers to ask about opportunities
- Practice your interview techniques
- Follow up on any applications you have circulated

Indigenous Careers

Indigenous Careers is an Australian Government initiative connecting Aboriginal and Torres Strait Islander people with Australian Government jobs. You can view current vacancies, get job advice and read about employment programs.

You can also subscribe for email notifications of vacancies.

For more information visit <http://indigenoucareers.gov.au/>

Foundation for Young Australians

The Foundation for Young Australians (FYA) is a national, non-profit organisation dedicated to all young people in Australia. FYA believe that young people have the courage, imagination and will to create the change they want to see for themselves and their world.

FYA connects young people, governments and business to deliver a range of initiatives designed with and for young people to deliver change across Australia.

<https://www.fya.org.au/our-programs/>

Australia.gov.au

This is an interactive website that helps you make decisions about where you want to go when you leave school. It contains links to payments and services, employment and career information.

The Australia.gov.au website has several links including:

- Australian Government Jobs
- Career information
- Employment assistance
- Employment services and Jobs
- Information for employers
- State employment and workplace links
- Working conditions

For more information visit

Australia.gov.au

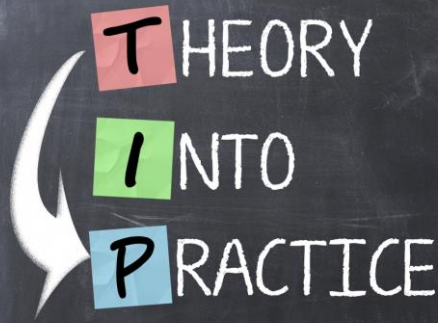
Job Outlook

An Australian Government initiative - Job Outlook is a careers and labour market research information site to help you decide on your future career. You can search jobs alphabetically, or by keyword, industry or category. You can also complete a career quiz to help identify what types of work you most like doing.

For more information visit

www.joboutlook.gov.au

Finding Employment



The National Work Experience Programme

A great way to find employment is to approach an employer to undertake work experience. If you work hard and show you are keen they may be willing to provide a reference or even offer some paid employment. The Australian Government is creating more work experience opportunities which will allow eligible job seekers to undertake valuable work experience for up to four weeks while they continue to receive income support. Further details will be available at Job Active providers in your local area or visit <https://www.employment.gov.au/national-work-experience-programme>

Wage Subsidies

Employers can receive up to \$10,000 over 12 months if they employ eligible job seekers. You may be an eligible job seeker if you are

- 15 to 24 years of age or
- Indigenous Australian

They can also receive up to \$6,500 for new employees who are

- A long-term unemployed job seeker or
- Parents or
- 25 to 29 years of age

Further details will also be available at Job Active providers in your local area. <https://www.employment.gov.au/wage-subsidies>

Skill Shortages

The Department of Employment has lists of occupations which are assessed by the Department for which shortages or recruitment difficulty is evident. This may be helpful when considering which types of work may be available in your local area.

To be able to view the lists for each state and region visit <https://www.employment.gov.au/skillshortages?resource=>

Generation Success

Generation Success is an industry led initiative aimed at drawing employer's attention to youth unemployment in Australia, and providing practical tips and advice to support employers, young people as well as parents and educators.

The website has quick tips on job search, interviews, career planning, career videos, occupational information, industry and employer information and other great links.

It also contains information about what employers are looking for in young workers.

For more information visit

<https://www.employment.gov.au/generation-success-youth-employment-initiative>

Finding Employment

Jobactive or Job Services Australia

Jobactive or Job Services Australia is a national network of private and community organisations dedicated to finding jobs for unemployed people.

If you are registered with the Department of Human Services (Centrelink) as unemployed or not in full-time employment, Jobactive can help you. Your job services provider will enter your employment history and education into the job search database which will automatically match your experience against available jobs. Your Jobactive provider will help you choose and set up the option which best suits you, give you feedback on any job interviews they arrange for you and help you to meet any responsibilities you may have while you are looking for work.

To learn more about Jobactive phone: 13 62 68

Or visit www.jobactive.gov.au

Start a Business

Starting a business is another option to consider. You do not need formal qualifications or business experience to start and run a business. These things can be helpful – but they are not necessary.

There are a number of programmes aimed at helping you build your enterprise skills and develop innovative ideas, as well as providing sources of training and education. Proper planning is the key to turning your dreams into a reality.

For more information visit www.business.gov.au

You can also contact your local Business Enterprise Centre at www.becaustalia.org.au for one-on-one advice and help

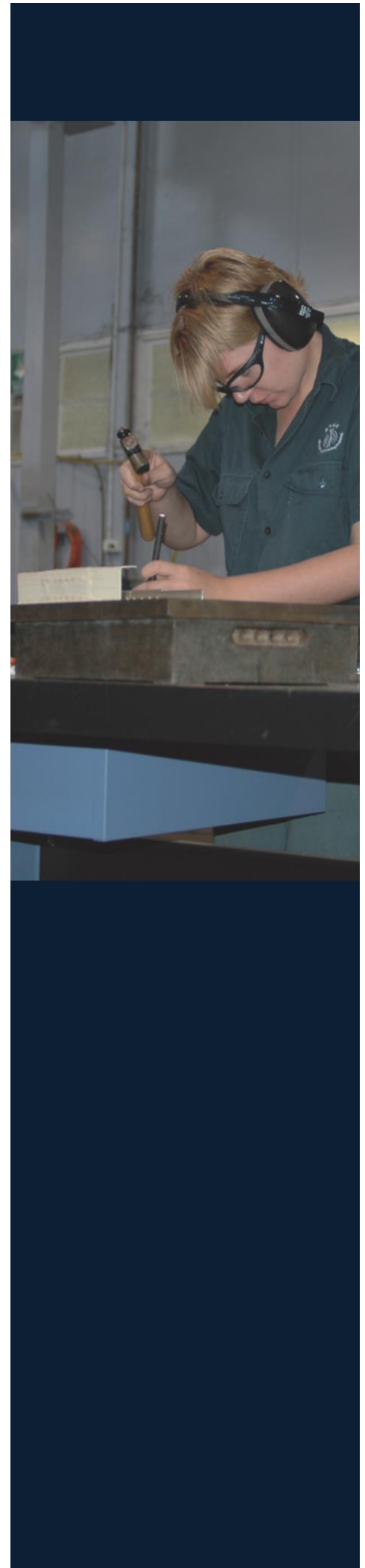
NEIS New Enterprise Incentive Scheme

The New Enterprise Incentive Scheme (NEIS) is an Australian Government initiative that helps eligible jobseekers start and run a small business. NEIS participants may be able to get practical accredited small business training, business mentoring and financial support to help participants become self-sufficient.

A NEIS provider gives job seekers personalised assistance to help them achieve their business goals and will maintain regular contact for the first year of the new business to provide help to the NEIS participant to work through any business problems.

For more information visit

<https://employment.gov.au/new-enterprise-incentive-scheme-neis>



Finding Employment

Finding employment

When you are trying to get a job there are things you can do to make the process easier. You might want to:

- Spend some time developing your career portfolio
- Consider the skills and attributes that employers are looking for
- Learn more about the steps involved in looking for work
- Get feedback on your resume and job applications
- Consider directly approaching employers to ask about opportunities
- Practice your interview techniques and
- Follow up any applications you have circulated

There are a number of ways to get help finding work. You may find the list of useful websites at the back of this resource a good place to start.

For more information visit

www.employment.gov.au

The first thing you need before applying for a job is a resume or curriculum vitae. Your resume should set out any personal information that an employer would want to know. It should be typed on plain A4 paper and can be used at interviews or sent to employers as part of a written job application. It is important because it will be the first impression an employer has of you. Always double check your spelling and other details. Ask someone to proof read your resume and job application. It should include some or all of the following information:

Personal details

- Full name
- Address

Education

- Final school year completed and
- Certificate attained
- Course completed at TAFE, university or other institution

Work experience / Workplace learning and volunteer experience

- Briefly describe previous jobs and the details of any work or volunteer experience you may have had

Interest and hobbies

- List your interests and hobbies

Attachments

- These documents are optional and should usually be included if the job you are applying for has specifically asked for them

School reports

- You should include copies of school reports for at least the last two years

References and referees

- If you have written references, you should consider including one or two with your cover letter

and resume, but only if they relate specifically to the skills or experience required for the job you're applying for. A referee is anyone who can vouch for what you are like as a person and what you are like to work with. When someone agrees to be your referee, it means that they will let you pass on their contact details to any potential future employers so they can provide information to complement your job application or resume.

Work experience report

- A report or certificate based on school work experience may be available from your school careers adviser.

South Australian Certificate of Education or education transcript

- If you have completed a tertiary certificate, include a copy of your certificate, diploma or degree and a copy of your academic record.

Certificates of attainment

- List any awards or prizes you have won, e.g. sporting awards, community achievements or other school prizes.

Examples of your work

- If you are applying for a practical job it is worthwhile to include photographs of work you have done. If applying for jobs requiring artistic ability compile a portfolio of your work (or photographs of it). You may also consider putting these details onto a website, Microsoft PowerPoint presentation (or equivalent), or DVD. Keep all this information together and make copies of your applications for jobs so that you know what you have told the employer about yourself. Old applications can also be used as a guide for any future applications you make.

It is also useful to keep a record of all employers you have approached for work and all the interviews you have attended.

Proof of identity

- You need to provide proof of age and identity. If you don't already have one you can obtain a copy of your birth certificate from the Registrar of Births, Deaths and Marriages in the state in which you were born:

For contact information for each States office visit

<http://www.cbs.sa.gov.au/births-deaths-marriages/>

Or visit your nearest Service SA office

Resume and Interviews

The interview

Appearance

It is important that you choose to wear clothes that are appropriate for an interview and for the position you are applying for. Make sure they are neat and clean and if you wear makeup - don't wear too much. Also ensure your hair is neat and appropriate for your interview. It may be hard, but try to relax during the interview as much as possible.

Prepare

You should also show some enthusiasm for the company and the type of work you will be expected to do. A person that really wants the job will impress the interviewer. It will help you to do a bit of homework about the company if you can. Having knowledge of what the company does, how many employees it has etc. will also make a favourable impression on the employer.

At the interview

- Arrive on time or early
- Shake the interviewer's hand and wait for them to sit down
- Look directly at the interviewer and don't slouch or fidget
- Maintain eye contact and listen carefully
- Prepare some questions to ask
- When leaving thank the interviewer

The employer might ask questions similar to the following:

- Why do you think you are suitable for this position?
- Why would you like this job?
- What qualification do you have for this job?
- Why have you applied for this job?
- What are your strengths/weaknesses/ faults?
- Do you work well with others?

- Does future study appeal to you?
- Do you have any career plans?
- Why do you think we should employ you?
- What have you got to offer us?
- What do you know about this organisation?
- Are you a member of any clubs or organisations?

You should think beforehand about your answers to these questions. Recognise your strengths and weaknesses and reassure the interviewer of your willingness to overcome anything negative, to learn new things. You might suggest to the interviewer that if they have any additional questions, they can contact you at a later date. Let them know that you will be available for a second interview if required or even that you would be interested in a slightly different job, if it were available. It often helps to practise your answers before your interview. Ask a friend, teacher or parent to role play an interview with you.



Dealing with the not-so-good news

If you are not successful with your job application, don't despair. Jobs aren't always easy to find, and timing is crucial. It might be that an employer just doesn't have a vacancy at the time you approach them. But who knows, in another month maybe they will. You can also ring up and ask for feedback on your resume and interview to better prepare you for the next job you apply for. Some people have some parts of their work or school history that might not impress an employer. First of all, you have to decide if the employer needs to know. If they do, be honest and present the information as positively as you can. Telling an employer is usually better than having them find out accidentally.

Below are two 'bad news' situations and how you could handle them.

- **Left school early**
"I didn't do very well during my last year at school. After discussing the situation with my teachers and parents/guardians, I decided that I would be better off leaving school and looking for a job working with my hands because I am good at practical work".
- **Dismissed from your last job**
"I had some family problems for a while and this affected my work and as a result I was put off. It is all sorted out now and I want to get back to work as soon as I can".

It's a good idea to be honest and positive at all times.

Work and your rights

In the workplace

What are my obligations as an employee?

- Work to the best of your ability
- Follow all reasonable and lawful instructions from your employer
- Be punctual and complete tasks on time
- Obey all safety rules
- Ask for help or guidance if you need it
- Respect other staff
- Be responsible; treat the property at work as you would treat your own

What can you expect from your employer?

Your employer has certain responsibilities to you and your co-workers. When you begin work, you agree to provide your labour for a wage. Your working conditions can be set out in an award, enterprise agreement, individual agreement, or a contract. All of these agreements are legally binding on you and your employer.

State and Federal Industrial Relations Commissions are independent umpires between individual workers, employers, unions and the Government. The Commission settle disputes, hears cases and delivers resolutions regarding wage claims (for awards) through their courts. Your award or agreement will include:

- Your job classification;
- The hours you work
- The wages you earn, including any allowances
- Rates for overtime and shiftwork
- Your leave entitlements and public holidays
- Superannuation; and
- what to do if a dispute occurs

Your employer is legally obliged to follow the rights you have in your award/agreement, as well as other legislation. Sometimes this does not happen. It is important that you are treated properly and fairly by your employer. Issues which may affect you include not being paid the minimum wage, not getting adequate notice before the cancellation of a shift, irregular hours for part-time work, not being paid for staff meetings outside work hours or not getting compensation after being injured at work.

If your employer does not follow the law, you are well within your rights to seek advice from Fair Work Australia which is the national workplace relations tribunal or a lawyer.

Your employer is required to take money out of your pay for taxation and depending on the amount you earn, they may also take out money for Medicare, superannuation and HECS (if you have a HECS-HELP debt). Sometimes an employer is willing to deduct money for health fund contributions and insurance payments amongst others.

More information about your rights and pay in South Australia can be found by visiting Fair Work Australia at www.fwc.gov.au or calling 1300 799 675

What is a union?

Unions are bodies that represent workers to protect their rights, conditions and wages. Some workers choose to join a union to assist with resolving disputes.

It is important to remember that joining a union is not compulsory. You cannot be forced to join as it is against the law to force an employee to join a union.

The Australian Council of Trade Unions is the peak national union body. You can find out more information about unions online through the ACTU's website at

www.actu.org.au

Equal opportunity employment

It is important to understand your rights and responsibilities under equal opportunity and anti-discrimination laws in Australia.

You must be treated equally to other staff at your work, regardless of your gender, religion, political opinion, sexual preference, race, age, marital status, whether you are a migrant or not and whether or not you have a physical or intellectual disability. The workplace must promote people according to merit.

The Human Rights and Equal Opportunity Commission is the administrative body responsible for the implementation of federal human rights and anti-discrimination. Information on the current law, complaints procedures and best practice guidelines are available on the Human Rights and Equal Opportunity Commission's home page on www.humanrights.gov.au or call them on 1300 656 419. Each State also has an Equal Opportunity Commission or an Anti-Discrimination Commission.

Disability rights

The Office of Disability is located in the Department of Family and Community Services. The Disability Discrimination Act 1992 is concerned about access and equal opportunity. Further information on disability rights is available on the web at www.hreoc.gov.au

Work and your rights

Sexual Discrimination

Since the introduction of the Sex Discrimination Act in 1984, sex discrimination and harassment has been unlawful. The Act is principally designed to:

- promote equality between women and men;
- eliminate sexual harassment at work; and
- eliminate discrimination on the basis of sex, marital status or pregnancy.
- If you feel you are being unfairly treated at work it is important that you take action to stop it.

Sexual discrimination should not be tolerated anywhere, including in the workplace, even if it is your boss who is discriminating against you. It can be difficult to make a complaint, especially if it involves someone senior to you in the workplace, but it is your right to be able to work free of harassment. Make sure that you get some help and know your options. For more information visit

<https://www.humanrights.gov.au/our-work/sex-discrimination/about-sex-discrimination>

Superannuation

Superannuation is saving money for your retirement. When you start working it is hard to think of retiring but ensuring that your superannuation is maximised means you have to think about and act on it now. Under the Superannuation Guarantee, your employer has to contribute the equivalent of 9.5 per cent of your ordinary wages into a superannuation fund for you if you are over 18 and earn more than \$450 a month. You also may voluntarily contribute to your super fund. It is a way for you to save now so you have more money to retire on.

Money in a Superannuation fund is invested and any earnings are added to your super account. You may also purchase life insurance and income protection cover through your superannuation. Unlike money in your bank account you cannot take it out whenever you want. It will be available when you turn reach your “preservation age” (This is the minimum age, set by law which your super must be “preserved until”). If you become sick or injured and cannot work again it may be possible to withdraw earlier. While saving, superannuation is one of the best ways to reduce tax effectively during your working life for your retirement. If you change jobs then you may have several superannuation funds. If you are in this situation, it is advisable to consolidate or roll together your benefits with one superannuation provider.

For more information, please visit the Australian Tax Office’s Superannuation website

<https://www.ato.gov.au/Individuals/Super/>

Occupational Health and Safety

Workplace health and safety is a significant issue in Australian workplaces. Every year people are killed and many thousands injured on the job. All workers have the right to a safe and healthy work environment. Workplace health and safety can be confusing and that’s why it’s important to have sources of advice available when you need it. Sources include:

- Your employer;
- National Occupational Health and Safety Commission;
- State and Territory workplace health and safety agencies
- Remember, workplace health and safety is your right and your health is the most important asset you have got

For more information on workplace safety in South Australia visit

www.safework.sa.gov.au



Financial and Other Support

Department of Human Services (DHS) (formerly Centrelink)

The DHS advises people about all relevant service and payment options, including referrals to employment service providers, specialists and other departments and agencies. The DHS provides a number of options and payments for young people who are planning to study, train or look for work. You may qualify for Youth Allowance or ABSTUDY or other available payments.

For more information contact the DHS on 13 24 90 or visit

www.humanservices.gov.au

Youth Allowance

Youth Allowance provides assistance for eligible young people aged 16 to 24 who are studying full-time, undertaking a full-time Australian Apprenticeship and people aged 16 to 20 who are undertaking approved activities (including training and suitable part-time work). Assistance may also be available for people who are ill or temporarily incapacitated.

Eligibility for Youth Allowance

You may be eligible for Youth Allowance if you are:

- 16-24 years old and studying full-time
- 16-21 years old and looking for full-time work or undertaking a combination of approved activities. If you do not have a Year 12 certificate or an equivalent qualification (Certificate level II or above)

- You will generally be expected to undertake study or training to meet the activity test.
- If you turn 25 you can keep getting Youth Allowance until you finish your course.
- Independent, aged 15 and above the school leaving age in their state who are satisfying or exempt from the activity test.

If you have a disability and are studying, you may not need to study full-time to be eligible for Youth Allowance. You may be able to get a Disability Support Pension or you may qualify for the Youth Disability Supplement.

Independent Youth Allowance

If you apply for Youth Allowance you will be assessed as being either dependent or independent. You may be considered independent if:

- You are aged 22 or more and a full-time student or Australian apprentice
- You are or have been legally married, in a registered relationship, or living in a de facto relationship
- You have, or have had, a dependent child
- You have a partial capacity to work as determined by a Job Capacity Assessment (jobseekers only)
- You have parents who cannot exercise their responsibilities
- You are unable to live at home, due to extreme family breakdown, violence or serious threat to your health
- You are a refugee without parents living in Australia
- You are an orphan and have not been legally adopted
- You have supported yourself through employment (discussed following column)

Independence through Employment

Students from areas classified as Inner Regional, Outer Regional, Remote and Very Remote can be assessed as independent, if, since leaving secondary school:

- Have earned at least 75 per cent of Wage Level A of the National Training Wage Schedule in an 18 month period

or

- Have worked part-time (at least 15 hours each week) for at least two years

To be assessed as independent under these arrangements, you must be a full-time student and must need to move away from home in order to study.

From Jan 2019 the parental income limit for students claiming independent Youth Allowance is \$160,000 plus \$10,000 for each additional child in the family

You may also be considered independent if you have supported yourself through full-time paid employment for at least 18 months within a period of two years. Full-time employment means that you have worked for an average of at least 30 hours per week throughout the 18 months. The hours that you work for in each week can be averaged over periods of no more than 13 weeks (for example, you will meet the independence criterion if you have worked at least 390 hours in each of six periods of 13 weeks). You must be working full-time for a total of at least 18 months. You cannot meet this requirement within a period of 12 months.

To find out which area your family home is in visit the Centrelink website

www.humanservices.gov.au and click on Student Regional Area Search Service

Financial and Other Support



Parental Income and Assets Test

A parental means test applies unless the young person is assessed as independent (see previous) or the parent receives income support. The parental income test consists of parental income and family assets and if self-employed a family actual means test.

Maximum Youth Allowance is paid if combined parental income is under \$53,728. Youth Allowance then reduces by 20 cents for every \$1 over this. The threshold where this cuts out varies according to your family situation. The more dependent students in a family, the higher the threshold. Any earnings you have for part time work are taken into account after your parents earnings.

Online Payment Estimator

Online estimators let you estimate or compare payments based on your current or proposed circumstances to see if you may be eligible. To use the estimator visit

www.humanservices.gov.au/customer/enablers/online-estimators

Income Bank

Full time students have access to the student income bank, which allows them to keep more of their Youth Allowance where they earn income over short periods. You can earn up to \$437 a fortnight before your payment starts to reduce. If you earn less than this the balance up to \$437 is added into an Income Bank which can then be used to offset periods of higher earnings.

The maximum amount you can accumulate in your Income Bank is \$10,900. Australian Apprentices can accumulate up to \$1,000 of any unused portion of their fortnightly income free area.

Personal Income and Assets Test

Youth Allowance payments are reduced by any income the young person may receive. You will need to advise Centrelink fortnightly of any casual earnings that you receive. When claiming you may be subject to a waiting period depending on your personal assets (eg cash, savings, investments).

For Students you can earn up to \$437 before your payment reduces by 50 cents in the dollar up to \$524 when it reduces by 60 cents in the dollar.

For Job Seekers you can earn up to \$143 per fortnight before your payment reduces by 50 cent in the dollar up to \$250 when your payment reduces by 60 cents in the dollar.

Youth Allowance Rates per fortnight as at 1st Sept 2019

Under 18 years and Living at Home	\$249.20
Under 18 years and Living away from Home	\$455.20
Over 18 years and Living at Home	\$299.80
Over 18 years and Living away from Home	\$455.20
Single with Children	\$596.50
Partnered no Children	\$455.20
Partnered with Children	\$499.90

Note: Rent assistance may also be payable

To work out whether you are eligible for a payment or other assistance, DHS needs to collect information about your circumstances. In some cases, you may be able to provide this information over the phone or when you first visit a DHS Customer Service Centre or by visiting www.humanservices.gov.au where you can access claim information and download claim forms. Students can commence their claim online.

Family Actual Means Test and Family Assets Test

From 1st January 2016 the Family Actual Means Test and Family Assets Test were removed from the Parental Income Test eligibility for Youth Allowance meaning only parental income will now be assessed.

The parental income test will also include any other children in the family under 18 in the pool for assessment not just other family members in tertiary education.

For further information visit

<https://www.humanservices.gov.au/individuals/topics/income-and-assets-test-youth-allowance/30876>

Health Care Card

If you are on a low income or receive income support you may be eligible for a Health Care Card. This card entitles you to get prescriptions filled at a reduced cost as well as providing other concessions. For more information contact Centrelink on 13 24 90 or visit <https://www.humanservices.gov.au/customer/services/centrelink/health-care-card>

Financial and Other Support

Rent Assistance

Rent Assistance is an extra payment to help with the higher costs of renting in the private rental market. Thresholds and maximum amounts of Rent Assistance vary according to family situation.

To be eligible for Rent Assistance you must:

- Qualify for a social security income support payment
- Pay rent above a certain amount (called the rent threshold)
- Be living in Australia

For more information contact Centrelink on 13 24 90 or visit

<https://www.humanservices.gov.au/customer/services/centrelink/rent-assistance>

Express Plus Students App

Students are encouraged to stay in touch and up to date with their student assistance payments using the Express Plus Students app. Students can keep up to date with their Youth Allowance, Austudy or Abstudy payments, report income from casual or part-time work, and update their study details.

For further information visit

<http://www.humanservices.gov.au/customer/services/express-plus-mobile-apps>

myGov

myGov is a fast, simple way to access government services online. A secure myGov account lets you link a range of Australian Government services with one username and password, all in one place. Together with a central inbox you will have central access to services from

- Medicare
- Australian Tax Office
- Department of Human Services (Centrelink)
- Child Support

To create a myGov account visit

<https://my.gov.au/EnrolService/enrolService.htm?flowId=enrolment-mg-flow&flowExecutionKey=e1s1>



Paying for your Study

Commonwealth Supported Places (CSP) and Higher Education Loan Program (HELP)

At the undergraduate level, higher education providers offer places to students under the Higher Education Loan Program. These are Commonwealth supported and were previously known as a HECS place. Under these Commonwealth supported places, you only make a contribution towards the cost of your education (known as the student contribution) while the Australian Government contributes a significant proportion.

All Australian citizens, New Zealand citizens and holders of a permanent visa are able to access a Commonwealth supported place for 7 years of equivalent full-time study. This is called the Student Learning Entitlement (SLE). Eligible students have access to deferred payment arrangements through the Higher Education Loan Program (HELP). The HELP scheme consists of three loans:

- HECS-HELP is for eligible students to cover their student contribution
- FEE-HELP is for eligible fee paying students to cover their tuition fees. Students can borrow up to \$104,440 for all courses except medicine, veterinary science and dentistry for which the FEE-HELP limit is \$150,000.
- Units in an undergraduate course of study are subject to a 25% loan fee
- OS-HELP is for eligible students who want to spend one or two study periods overseas.

Repaying your HELP debts

You pay back your HELP debt through the tax system once you earn above the compulsory repayment threshold. In 2019-20, students will start repaying their HELP debts when their income reaches the minimum repayment threshold of \$45,881.

The amount you repay changes with your wage. The more you earn, the higher your repayment will be. More information on HELP is available by calling 1800 020 108 or by visiting

<http://studyassist.gov.au/sites/StudyAssist/HELPpayingMyFees>

Financial hardship

If making your compulsory repayment will cause you serious hardship, you can apply to the ATO to defer your repayment. For more information on HECS and HELP debt repayments call the Personal Tax Infoline on 13 28 61 or visit www.ato.gov.au

Financial and Other Support

VET Student Loans

VET Student Loans is a student loan scheme for the Vocational Education and Training (VET) sector that is part of the Higher Education Loan Program (HELP). VET Student Loans assists eligible students undertaking certain VET courses of study (diploma, advanced diploma, graduate certificate and graduate diploma courses) with an approved VET provider, to pay for all or part of their tuition costs. A VET provider is a registered training organisation who has been approved by the Australian Government to offer VET Student Loans assistance to their students. For more information visit <https://www.studyassist.gov.au/vet-student-loans>

SA-HELP

SA-HELP is a loan scheme that assists eligible students to pay for all or part of their student services or amenities fee. If you use SA-HELP, the amount will be added to your accumulated HELP debt. You can take out a SA-HELP loan even if you do not wish to take out any other HELP loan. For further information visit <http://studyassist.gov.au/sites/studyassist/help-paying-my-fees/sa-help/pages/sa-help>

The CEF Scholarships Guide

Look out for independent, not for profit organisations that assist youth and/or students. For instance The Country Education Foundation (CEF) of Australia focuses on supporting regional and rural youth.

Each year the CEF compiles a scholarships guide that provides students with state-by-state information on scholarships. To view the guide visit <http://engage.cef.org.au/page/18/scholarship>

Scholarships

A variety of scholarships and awards are available for students to gain financial help for their tertiary studies. For more information visit <https://www.gooduniversitiesguide.com.au/scholarships>

You can also search the awards and scholarships database on myfuture at: www.myfuture.edu.au and clicking on "The Facts".

Your University or Education provider will also have links on their website for particular scholarships. Scholarships may also be available which are particular to the area in which you live so keep your eye on your local media.

New Colombo Plan Scholarships

The New Colombo Plan Scholarship program provides opportunities for Australian undergraduates to undertake semester-based study and internships or mentorships in participating Indo-Pacific locations. The program is open to undergraduates ages 18-28. For more information visit <http://dfat.gov.au/people-to-people/new-colombo-plan/scholarship-program/Pages/scholarship-program.aspx>

Student Start up Loans

If you are a full-time student and receiving a Centrelink payment you may be entitled to receive a Student Start-up Loan. This is paid in two half yearly payments (\$1,077 each in 2019). Student Start-up Loans must be repaid via the tax system once the recipient's taxable income reaches a certain threshold.

For further information visit <https://www.humanservices.gov.au/customer/services/centrelink/student-start-loan>

Relocation Scholarship

An annual payment to help students in higher education who live away from their family home while studying. This is available if you are getting ABSTUDY Living Allowance or Youth Allowance as a full-time student. In 2019 the payment amounts are \$4,553 if it is the first year in which a student is required to live away from home to undertake full-time study in an approved scholarship course, \$2,278 if it is the second or third year and \$1,138 if it is the fourth year or subsequent year.

For further information visit <https://www.humanservices.gov.au/individuals/services/centrelink/relocation-scholarship>

Financial and Other Support

Rural and Regional Enterprise Scholarships

Scholarships to support regional, rural and remote students to undertake science, technology, engineering and maths (STEM) studies. These scholarships will be for Cert IV to PhD courses and are valued at up to \$18,000 each.

<https://www.education.gov.au/rural-and-regional-enterprise-scholarships>

Austudy

Financial help to full-time students and Australian Apprentices aged 25 years or more. For more information phone DHS on 13 24 90 or visit

<https://www.humanservices.gov.au/individuals/services/centrelink/austudy>

Abstudy

If you are an indigenous secondary or tertiary student, Abstudy may assist you to stay at school, go on to further studies or undertake an Australian Apprenticeship. It includes a fortnightly living allowance as well as other components that help with the costs associated with undertaking study.

As of Jan 2020 families of students receiving Abstudy will continue to receive Family Tax Benefit (FTB) until students complete Year 12.

For more information phone Human Services Abstudy on 13 23 17 or visit

<https://www.humanservices.gov.au/individuals/services/centrelink/austudy>

Indigenous Youth Leadership Programme

The Indigenous Youth Leadership Programme supports Aboriginal and Torres Strait Islander students living in remote or very remote areas of Australia to attend a high performing secondary school and or university to complete Year 12 and/or an undergraduate degree.

The program contributes to the development of skills in leadership in a range of ways. Students are supported in their leadership journeys on a personal, academic and professional levels.

<https://www.thesmithfamily.com.au/what-we-do/our-work/supporting-aboriginal-and-torres-strait-islander-families/indigenous-youth-leadership>

Goodes O'Loughlin Foundation

The Goodes O'Loughlin Foundation Limited (The GO Foundation) has been provided with \$4.5 million over three years to support the provision of scholarships for Indigenous students. The Foundation will work with partners to provide opportunities such as work experience, internships, career pathways and corporate and cultural mentoring to students. For more information visit

<https://www.gofoundation.org.au/>

Indigenous Youth Mobility Pathways Project (IYMP)

If you are an indigenous young person between the ages of 16 and 24 and from a remote community, and you want to undertake a training course or find employment in a major regional centre, you may be able to receive assistance through the Indigenous Youth Mobility Programme. The IYMP provides you with access to a broad range of training and employment opportunities on offer in major regional centres. IYMP training and employment providers will arrange appropriate training for you in consultation with your family/community. You will also get support and mentoring to remain connected with your home community. For more information call 07 3396 3965 or visit

<http://iymp.com.au/>

Young Carer Bursary Programme

The Young Carer Bursary Programme will help young carers continue their study and reduce the associated financial burden. It will provide financial support for young carers aged 25 years and under to help relieve financial pressure to undertake part-time employment, in addition to education and caring responsibilities. The programme will provide each carer with financial support to meet educational and caring expenses including travelling costs, text books and unexpected costs which exclude them from study.

For more information visit

<https://youngcarersnetwork.com.au/>

Additional Information

Enrolling to Vote

Voting is both your right and your responsibility as an Australian. It is compulsory for all Australians to enrol to vote when they reach 18, though you can enrol when you turn 17. Failure to vote at an election can result in a fine.

Enrolling can be done through the Australian Electoral Commission (AEC) website, (select Voting) or by completing a form at any Post Office. There is no need to enrol separately for Commonwealth, State and Council elections - one form is all you need.

For more information, contact the AEC on 13 23 26 or visit www.aec.gov.au

Tax File Number

Your tax file number is used to identify your tax records. Everyone has a different tax file number. Your tax file number is yours for life, even if you change jobs, move interstate or change your name.

If you leave the country and later come back to Australia, you still use the same tax file number.

You need a tax file number to access Centrelink benefits, such as Youth Allowance and to defer higher education fees.

You will also need to provide it to your bank and superannuation provider. If you do not have a tax file number your employer must take 46.5% of your wages in tax, and financial institutions are required to tax your interest at 46.5%.

To get a tax file number you need to get an application form from the Australian Tax Office (ATO) or at any Post Office.

For more information contact the ATO 13 28 61 or visit www.ato.gov.au

Medicare Australia

Medicare ensures all Australians have access to free or low-cost medical, optical and hospital care. Medicare provides access to:

- Free treatment and accommodation as a public patient in a public hospital
- Free or subsidised treatment by health professionals (including specialists), participating optometrists and other allied health practitioners, and
- Free or subsidised basic dental services for eligible children between 2 and 17 years of age.

For information contact Medicare on 13 20 11 or visit

<http://www.humanservices.gov.au/customer/dhs/medicare>

How to obtain a Medicare Card

Your Medicare card holds your Medicare number, which is required to make a claim from Medicare and receive Pharmaceutical Benefits Scheme medicines.

You may already be enrolled in Medicare and are listed on your parents' card. Young people over the age of 15 may request their own Medicare Card. To request your own Medicare Card, call into a Department of Human Services office and complete a Medicare enrolment application form or a transfer application (if you are on your parents' card). You will need to have some form of identification (like a passport or driver's licence) and proof that you reside in Australia (like a bank account statement or employment contract).

Bulk-Billing

If you require any medical treatment it will pay to ask what costs are involved.

Some providers "bulk-bill" which means that the provider bills Medicare directly for any medical or allied health service. Remember to take your Medicare Card with you when visiting a doctor or when you have a prescription filled.

To find a service which bulk-bills call 1800 285 524



Additional Information

Private Health Insurance

In Australia, the public health system (Medicare) covers most Australian residents for health care. However, Medicare does not cover everything and you can choose to take out private health insurance to give yourself a wider range of health care options and more comprehensive cover.

There are two types of health insurance: **Hospital** and **Extras**. You can buy them separately or most funds offer combined policies.

The Federal Government offers a subsidy for the cost of insurance called the **Private Health Insurance Rebate**.

There is also encouragement to purchase cover earlier in life and stay covered through the **Lifetime Health Cover** rules. This is a loading which is incurred if you take out cover once you are over 30 years of age.

The Medicare Levy Surcharge (MLS) is levied on payers of Australian tax who do not have private hospital cover and who earn above a certain income. The surcharge aims to encourage individuals to take out private hospital cover, and where possible, to use the private system to reduce the demand on the public Medicare system.

For more information about Private Health Insurance visit

www.privatehealth.gov.au/

Ambulance Services

Medicare does not cover ambulance services, so if you are not covered under your family's health insurance policy consider taking out your own ambulance cover. Cover for students costs around \$50 and it can save you a lot of money in an emergency.

For more information visit

<http://www.saambulance.com.au/>

Australian Organ Donor Register

Registering to be an organ donor means that you could be giving someone the greatest gift of all – the gift of life. People in end stage organ failure require organ transplantation to survive. There are regularly thousands of people on the organ transplant waiting list. Unfortunately, some people die waiting.

By registering with the Australian Organ Donor Register, you consent to, in the event of your death, have your organs transplanted to save someone's life. Organ and tissue donation can only take place in very special circumstances and still requires the approval of next of kin.

Every Australian can register their intention to donate organs and tissues for transplantation on the Australian Organ Donor Register.

You can register by phoning 13 20 11 or online at

<https://www.humanservices.gov.au/individuals/services/medicare/australian-organ-donor-register>

Donating Blood

Giving blood is a simple way to really make a difference to someone's life. It is a relatively simple and very rewarding experience. Most people are able to give blood if they:

- Are fit and healthy and not suffering from a cold, flu or other illness at the time of donation
- Are aged between 16-70 years (in some states 16 & 17 year olds require parental/guardian consent)
- Weigh more than 45kg (16 & 17 year olds need to weigh more than 50kg);
- Have eaten and drunk 3-4 glasses of water/juice prior to giving blood

From a single blood donation you can save as many as three lives, to find out more information or to make an appointment, please visit

www.donateblood.com.au or by

Phoning 13 95 96

Return to WorkSA

All employees are covered by worker's compensation. Your employer looks after this and must provide a safe work place. As a worker you are expected to follow safe work practices and behave safely.

If you are injured at work you must report this to your employer. If you have to go to the doctor and you are unable to work you must supply information about this to your employer.

For more information visit

<https://www.rtwsa.com/>

or call 13 18 55

Additional Information

Mental health

Maintaining good mental health is just as important as maintaining your physical health. Mental health is an important part of the way we think and feel about ourselves and our world. It is about how we manage our everyday lives, like making and keeping friends, getting along with our family and keeping up with school work and other pressures you might face.

Around 1 in 5 of all Australians suffer from mental health problems, so it is not uncommon. If you feel that there are issues at school or at home that are becoming too difficult to manage on your own, there are people you can talk to. If you think that you are suffering from mental health problems, again, there are people and services you can turn to. This could be your parents/guardians, a school counsellor, or a friend. If you would prefer to talk to someone you do not know, contact one of the organisations below and you will be able to speak to a counsellor confidentially.

Headspace

Headspace is a National Youth Mental Health Foundation that assists young people between 12-25 years. They have more than 100 centres across Australia and offer free services in areas such as:

- General Health
- Mental health and counselling
- Education, employment and other services
- Alcohol and other drug services

To find a headspace centre near you visit www.headspace.org.au

Black Dog Institute and My Compass

The Black Dog Institute and My Compass are interactive, self-help websites which enable users to track and write about their moods and view information and tips on how to manage mild-to-moderate stress, anxiety and depression.

Black Dog Institute
<https://www.mycompass.org.au>

ReachOut

ReachOut provides practical tools and support to help young people through everything from everyday issues to tough times.

For more help, visit ReachOut.com.au

Beyond Blue
www.beyondblue.org.au

Lifeline 13 11 14
(24 Hour Crisis Hotline)
www.Lifeline.com.au

Drinking and Substance abuse

Alcohol affects everyone differently so if you do drink it's important to find your limits and become aware of how you act when you have been consuming alcohol. It's important to know the Standard Measurement Guide which will allow you to make informed choices about what and how much you drink.

You should be aware that illicit drugs are illegal to consume, provide, sell or buy. It's never a good idea to take something when you don't know what's in it. Illicit drugs can be mixed with dangerous chemicals which can kill you. Headspace provides some great information on alcohol and other drugs.

Gambling

Only people aged 18 and over may gamble, or enter places such as casinos. Even if you are with your parents/guardians you will not be able to enter a casino. Gambling is an issue that affects young people and there are a range of services available for help with problem gambling. You can get help by calling the gambling helpline on 1800 858 858

Managing your finances

Remember:

- Before signing something, know your rights, you are not required to sign up to something if you don't want to;
- It's your money, you can manage it any way you want;
- Don't get sucked in before agreeing to sign up for any plan, make sure you read all the information first, and ask for a second opinion of a parent or friend; and
- Ask questions - don't be embarrassed

Banking

Most banks charge fees to use accounts. Look at your statement, or your passbook account to see if you are being charged fees. If you think the fees are incorrect, phone or ask at the branch. Check your options before you sign up. This is especially important for credit cards which can have really high interest fees and charges especially if you do not pay your debt off at the right time. Check credit unions as well, they often have lower fees and charges. Some banks offer special deals and benefits for students – such as no monthly account fees or withdrawal fees.

Additional Information



Choosing a Bank Account

Things to take into consideration are:

- What are the charges for each type of account?
- What are the charges for using another bank's ATM?
- Do I earn interest?
- Do I have to pay fees even if I'm under 21 or a full-time student?
- What time is the bank open?
- Do I have to pay more depending on how much money is in my account?
- Where are the nearest ATM's or other branches: are they near my school, job or places I usually go?
- Do I really want to be able to access all my money all the time or should I put my savings in a "term deposit"?
- What do I need to open an account?
 - Tax file number;
 - proof of permanent address;
 - ID, you will need '100 points' of identification. Check with the bank for details; and
 - money - although with many accounts you only need \$1 to open an account

Credit Cards

Be wary of getting a credit card. If you need credit card services to use on the internet etc, first find out if your bank offers visa debit services. This means you will have the use of credit card facilities, but the money comes out of your own bank account – money you already have, rather than money you are borrowing from a bank.

Credit cards can often appear to be a quick and easy way to pay for big expenses, however the interest charged on credit means that in the long term you pay 10 to 18 per cent more for the item you purchase, depending on the interest rate of your credit card.

For instance, if you have a credit card which charges 18 per cent interest and you spend \$1,000 and don't pay back this money for one year, you will have to pay your credit card company or bank back \$1,180 in total - \$180 more than the original cost! The longer you delay your debt, the more money you have to pay.

Saving is the best way to pay for large expenses. If you know you have a large expense coming up, try to put a bit of money away each week in advance. There are lots of savings accounts which allow you to deposit money electronically on the dates you allocate – like pay day.

For more information about financial tips and safety checks, go to the Australian Securities and Investment Commission's (ASIC) FIDO youth webpage:

www.moneysmart.gov.au/

Money Smart is an excellent government website offering free financial advice. It contains a wide range of resources including

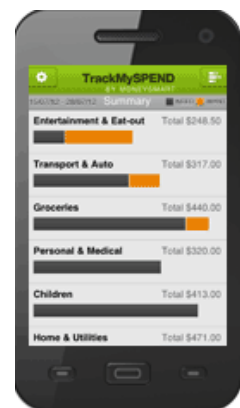
- Managing your money
- Borrowing and Credit
- Superannuation and retirement
- Investing
- Scams
- Life Events
- Calculators and budget planners

It also contains information about other money management skills in business and offers free online courses

For more information visit www.moneysmart.gov.au/

TrackMySPEND

TrackMySPEND is a free valuable app you can download to your smartphone or tablet and keeps a record of your personal expenses on the go. It's a great way to get a clear picture of where your money is going and to gain control of your spending.



For more information visit <https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/mobile-apps/trackmyspend>

Leaving home?

If you are thinking about moving out of home, make sure you think carefully, plan and talk to your parents/guardians and friends first. Remember, once you sign a lease you are locked in to paying rent every week or month to the landlord or the real estate agent. Consider this carefully before you sign anything! Make sure you read any contract or lease agreement carefully before you sign it, so that you know your responsibilities. Before moving out, it's a good idea to work out how much money you have to operate on every fortnight and set up a budget. This will give you a good idea of how much rent you can afford to pay and how much money you will need to live away from home. A good rule of thumb is you can afford to pay in rent about a third of what you earn, as you will still need money for bills, food and other expenses.

Your civil rights

Everybody has rights and responsibilities in Australian society and by understanding your rights you are able to better understand what you can do and what you are required to do. If the police ask, you are required to give them your name and address, however you are not obligated to answer any more questions than those. The police must tell you why they want your name and address, unless you are on public transport, a car or a bike or licensed premises. In South Australia learner drivers and P Platers need to observe a zero blood alcohol concentration limit. Drinking and driving is a dangerous risk to you, your passengers, other road users and pedestrians. When driving, you may be obliged to give police a sample of your breath at a random breath test (or RBT).



If your blood alcohol concentration is over the limit – you may be detained and subject to further tests.

The police can search you if you are in any public space and they believe you are carrying illegal drugs, firearms or stolen goods. They can also search any item that you are carrying. If you are female, you may not be physically searched by a male officer. If a police officer believes they have reasonable grounds, they may detain or arrest you.

They will inform you that you are to be placed under arrest or detention. Depending on which state you live in, the police may not be able to question you if you are under 18 and do not have a parent or guardian or independent person present.

Similar laws apply with finger printing however these depend on which state you live in. To find out your rights for the state you live in try visiting yla.org.au

Getting Your Licence

In South Australia you can apply for your Learners Permit when you turn 16. Talk to your family about this. Can they teach you? Can you save up so that you can pay for lessons?

Also remember to start driving in a quiet street or area and be mindful of other traffic. Remember to drive safely. Your life, the lives of your passengers, other drivers and pedestrians are in your hands. A split second decision can change lives forever.

There are different permit requirements for most states. These include Learners Licence (Ls) and Probationary Licence (Ps).

Don't worry if you don't pass the first time. Not everyone is successful at the first attempt—just keep practising. Contact details for the SA Department of Transport Energy & Infrastructure by phone on 13 10 84 or on the internet <https://www.sa.gov.au/topics/driving-and-transport>



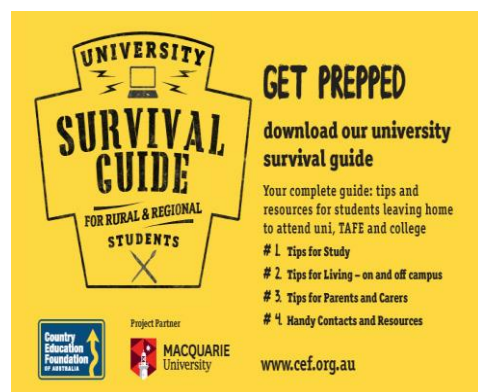
Country Education Foundation

The CEF is a national not-for-profit organisation that establishes and supports local country education foundations across Australia – enabling them to raise funds for local youth to help with their transition from high school into further education, training or jobs.

The foundation have developed an excellent University Survival Guide which is published each year and is available online.

For more information visit

www.cef.org.au



Unique Student Identifier

A Unique Student Identifier (USI) is a reference number that links together training records from different training providers, in different states, and across different years – all in the one record.

Students can view their training records or transcripts online through their USI account. They can also download or print their USI Transcript and share it electronically with training providers and employers of their choice.

All students undertaking nationally recognised training must provide a USI to their training provider unless exempt. It is free and easy to create and stays with you for life. For more information visit

www.usi.gov.au

Social networking and Online privacy

With many activities on the web there are privacy risks and this is particularly the case with social networking sites. Here are some things you should think about when using social networking sites.

- **Don't be under any illusions – it's not just your close friends who are looking at your information.** Think carefully about what you post. Would you be comfortable for your teacher, Uni lecturer, employer, parents or a police officer to read the information you post.

- **Are you sure you want that information to be public?** Employers will often check social media sites – people have actually lost their jobs due to comments they have made about their employer on Facebook.

- **Remember that activities online affect your life offline.** Details of parties and social events are readily available to others who don't just live in your local area. Think carefully about giving information about where you live and what your phone number is.

- **Be aware of identity theft.** This occurs when someone steals information about you and could be used to steal money, apply for credit etc.

For further information visit

<http://www.staysmartonline.gov.au>

Heywire

Heywire puts young Australians at the centre of the conversations that shape their communities. The ABC has run the annual regional youth project in partnership with the Australian government since 1998. This begins with a storytelling competition – open to people aged 16-22, living in regional or rural Australia. Heywire encourages young people to tell stories about their life outside the major cities. For more about the Heywire competition visit

<https://www.abc.net.au/heywire/>

Online Scams

The rise of the internet has opened up the world to millions of people.

Unfortunately it is not free from scams and scammers. A lot of these take place without the victim ever noticing. It may only become evident when a credit card or bank statement or phone bill arrives. There are several ways to protect yourself from internet scams.

Auction and shopping scams

Online auctions can be rigged by scammers or used to target you for a scam outside of the auction site.

Domain name renewal scams

Scams that send you a fake renewal notice for your actual domain name, or a misleading invoice for a domain name that is similar to your own.

Spam (junk mail) offers

Spam emails, SMS or MMS usually offer free goods or 'prizes', very cheap products or promises of wealth.

Responding to spam messages can result in problems for your computer and possibly bank account.

'Free' offers on the internet

Offers of 'free' website access, downloads, holidays, shares or product trials – but you have to supply your credit card or other personal details.

Spyware and Key-loggers

Spyware is a type of software that spies on what you do on your computer. Key loggers record what keys you press on your keyboard. Scammers can use them to steal your online banking passwords or other personal information.

For more information visit

www.scamwatch.gov.au

Websites

<http://www.abc.net.au/science/careers/acedayjobs>

Includes online videos about Australians working in jobs they are passionate about

www.australianapprenticeships.gov.au

Learn more about Australian combining practical work and training

www.careersonline.com.au

Career help on 'the net'

www.humanservices.gov.au

Support services and programmes you may be able to access to continue your education and training or work

<https://govolunteer.com.au/volunteering-organisations/6093>

Promotes the active participation of young people in business

www.studyassist.gov.au

Information for students about financing tertiary study

www.graduatecareers.com.au

Employment and career opportunities for graduates

www.adzuna.com.au

www.careerone.com.au

www.seek.com.au

www.uworkin.com

Job and Career listings

www.manpower.com.au

www.hays.com.au

www.staffaus.com.au

Job information and job search

www.jobsearch.gov.au/joboutlook

Current labour market information including job prospects, employment rates and average incomes

www.myfuture.edu.au

An online career service designed to help you to explore and plan your career

www.open.edu.au

A flexible way to study toward a Degree off campus

www.tafesa.edu.au

Technical and Further Education provider in South Australia

<https://www.gooduniversitiesguide.com.au/careers-guide>

Find courses and places to study using various search criteria and Hobsons Guides ratings on universities, campuses and courses

training.gov.au

Links to vocational and technical education opportunities

www.volunteeringaustralia.org

Provides information on a range of opportunities for volunteers

www.myunidays.com

UNIDAYS is a free online 'student perks' website providing university students with discounts

www.becaustrialia.org.au

One on one advice on starting a business

www.tradeschoolsforthefuture.sa.edu.au

An educational initiative that enables high school students to combine their (SACE) studies with vocational and education training (VET) in the form of school-based apprenticeship or traineeship

www.fya.org.au

The Foundation for Young Australians is an independent national organisation that funds and works in partnership with youth-led initiatives

www.nolimits.com.au

Careers in the construction industry

www.sciencebuddies.org/science-engineering-careers

Careers in science

www.cef.org.au

Country Education Foundation of Australia

www.innovation.gov.au

Gateway to Government information on Industry, Innovation, Science, Research and Tertiary Education

www.plumbingcareer.com.au

Careers in the plumbing industry

www.ruralskills.com.au

Careers in agriculture, horticulture and animal industries and advice on training

www.fwa.gov.au

The National workplace relations Tribunal

www.fairwork.gov.au/pay/minimum-wages/pay-guides

Pay guides for different awards

Websites

<https://www.engineersaustralia.org.au/For-Individuals/Graduate-Engineer/Graduate-Career-Services>

Insights and assistance for engineers at the start of their careers

www.myskills.gov.au

Connects students and employers with training organisations which best suits their needs

www.business.gov.au

Whole-of-government service providing essential information on planning, starting and growing your business

www.education.gov.au/career-bullseye-posters

Bullseye posters identifying career options

www.studentvip.com.au

A website which provides Uni students with discounts and free access to handy websites

www.studentedge.com.au

Provides students with discounts to computing software, student support services, career tools and student travel

www.careerharvest.com.au

Offers information about career pathways in the food and fibre industries

www.employment.gov.au/youth-jobs-path

A flexible new approach to youth employment

minerals.org.au/careers

Information regarding careers in the mining sector

www.moneysmart.gov.au/

Several resources for managing money

www.dcsi.sa.gov.au/concessions

Concession finder for those on concession cards

www.ala.asn.au

Adult Learning Australia

www.defencejobs.gov.au

Defence force recruitment

www.education.gov.au

Federal Government education site

www.jobaccess.gov.au

The national hub for workplace and employment information for people with a disability.

This guide has been produced for you
with the compliments of

Rowan Ramsey MP

Federal Member for Grey

