



2022 Resource Guide for

School Leavers

This guide is distributed with the compliments of:

Rowan Ramsey MP

FEDERAL MEMBER FOR GREY



Dear School Leaver,

Congratulations on your impending graduation!

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

Rowan Ramsey MP
Federal Member for Grey

Your views are important to me

If you have any feedback on this guide, or ideas on information which would be helpful to other school leavers, please contact me at:

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Port Pirie SA 5540
P: 8633 1744
P: 1300 301 742

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

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Whyalla SA 5600
P: 8645 4255
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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 career's 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?

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:

- 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?

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 myfuture.edu.au

COMPARED

Explore and compare institutions and study areas based on real life student experiences

The COMPARED website allows you to browse institutions and study areas and is based on survey responses from the experiences of over 2 million students and graduates to help inform your study choices.

For more information visit compared.edu.au

Career Hub

A South Australian Government website to help you grow your skills and find a career in one of South Australia's fast-moving industries.

For more information visit

careers.sa.gov.au

Labour Market Insights

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 Labour Market Insights visit labormarketinsights.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 careeremploymentexpo.com.au to see what events are happening near you.

Enhanced Support for School Leavers

As a young person aged 15 to 24, the National Careers Institute provides you with access to information about your current and future education, training and work pathways through the Enhanced Support for School Leavers measure. The measure includes the:

- **School Leavers Information Kit (SLIK)**, provides you with national and local information to support your decisions about post school education, training, and work pathways. It also includes information to help you apply for a job, to identify your employability skills and find information about funding support and subsidies available to you.
- **School Leavers Information Service**, available via phone, text or email. An Information Officer will help you navigate the SLIK and Your Career website, or refer you, where needed, to a qualified Career Practitioner for a 45-minute personalised career guidance session.
- Parents and Guardian's Guide for School Leavers available for download.

For more information visit

yourcareer.gov.au/school-leavers-support

Student Pathways

Student Pathways takes you from school to the world of work. Explore careers in demand across South Australia, know what to study, connect with employers and build your CV. You can also find the latest opportunities on the Job Board. For more information visit

studentpathways.sa.edu.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 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 cadetnet.gov.au

Australian Defence Force Gap Year

The ADF Gap Year Program provides an opportunity for young Australians, who have finished Year 12 or equivalent, to experience 12 months in the military without the obligation to make a longer commitment. Participants in the Gap Year Program learn practical and leadership skills, enjoy a healthy and varied lifestyle, meet new friends and may even receive recognised qualifications to help progress their future career – all while getting paid.

For more information visit

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

Cyber Gap Programs

The ADF Cyber Gap Program is open to Australian citizens studying an eligible cyber-related qualification ranging from Certificate III to Masters level. The ADF Cyber Gap Program is designed to raise awareness of Defence's cyber-related career pathways whilst encouraging participants to pursue a cyber-career in the ADF, Defence, Australian Public Service and broader Government. Throughout the program, participants will be provided with study-related financial support, cyber-related activities, and career mentoring sessions. At the end of the ADF Cyber Gap Program, there is no obligation to join the ADF or provide a return of service. For further information visit

defencejobs.gov.au and search for Cyber Gap Program

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 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 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 myskills.gov.au/more/about/

Commonwealth Scholarships Program for Young Australians

The program provides scholarships to successful applicants of up to \$13,000 to undertake an eligible VET qualification in one of 10 regional areas in Australia experiencing high youth unemployment (Port Pirie is an approved region in South Australia). The scholarships target occupations identified in projected growth industries and in-demand occupations within each region. Scholarship recipients will also receive \$3000 for completing a 20-day paid internship.

For more information visit dese.gov.au/commonwealth-scholarships-program-young-australians

School	Vocational Education and Training (VET)	Higher Education
Senior Secondary Certificates of Education 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

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

qilt.edu.au

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

courseseeker.edu.au

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 tafesa.edu.au

or visit a TAFE in your local community:

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

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

training.gov.au/Search/SearchOrganisation

Adult and Community Education (ACE)

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 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, Master's 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 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 actac.edu.au

In South Australia:
South Australian Tertiary Admissions Centre (SATAC),
Phone: 1300 138 440 or
(08) 8224 4000
or visit 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.
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 opening in 2020 and Kadina opening in 2021.

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. Its study centres are also available to anyone studying university. For further information visit

unihubsg.org

Job Trainer

Job Trainer provides access for eligible people to free or low-fee vocational education and training (VET) courses, including accredited diplomas, certificates or short courses. These courses can prepare you for work in fast-growing industries which need skilled workers such as aged care, health, disability support, digital skills and trades. The Australian Government has partnered with participating states and territories to establish the JobTrainer Fund. For more information on courses which may be available in your state visit

myskills.gov.au/jobtrainer

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. This includes:

Tertiary study options including Undergraduate and Post graduate courses

Search thousands of undergraduate accredited courses and compare details such as fee and entry requirements together with commonwealth assistance, distance education and financial assistance. Also **Help with fees, Paying back your study loan, Student income support and Scholarships.**

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 courseseeker.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

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

flinders.edu.au

Ph: 1300 354 633

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

University of South Australia

unisa.edu.au

Ph: 08 8302 2376

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

Open Universities Australia

open.edu.au

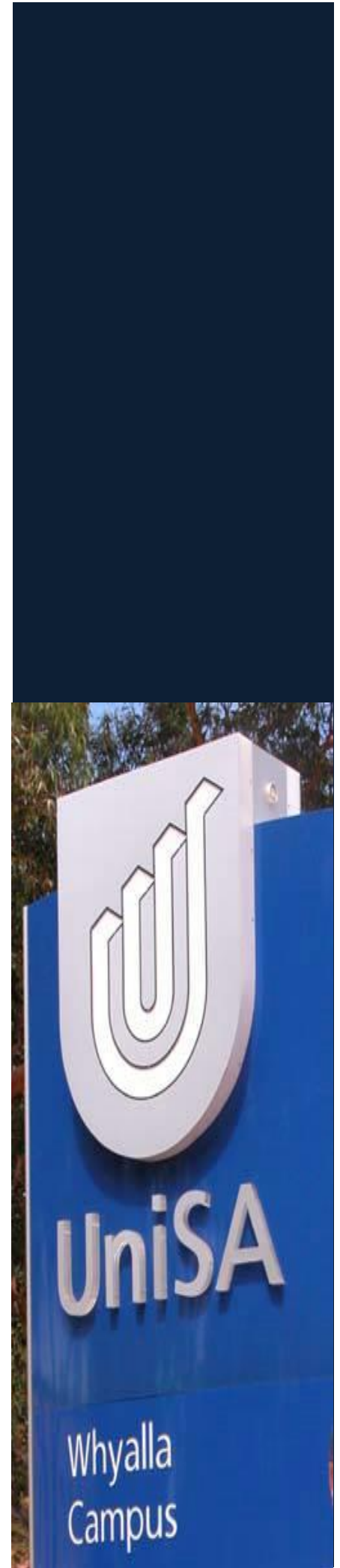
Ph: 136736

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
aquinas.edu.au

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

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

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

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



Adelaide Student Housing

Student hostels usually offer single bedroom accommodation; however, they 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. For more information visit adelaidestudenthousing.com.au

Other private options include

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

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

Student Living Australia

Uni Lodge 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 several town houses in the city. For further information
Tel: 08 8385 9007

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 flinders.edu.au/living/

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

Renting and Living

Where to Start

Consumer and Business Services

Hop online to cbs.sa.gov.au and click on “Renting and Letting Advice”. There you will find forms and fact sheets regarding renting in South Australia. In particular, check out the information brochure about “Tenant and Landlord Responsibilities”. This will give you a great introduction to renting in SA.

Consumer and Business Services (CBS) has a huge range of information about renting, tenants rights, landlords rights, public and private rental, specialised housing and common problems tenants may face. It also has a wide range of tenancy forms and fact sheets.

To access this information visit cbs.sa.gov.au

Things to think about

Be prepared!

Think about the location you may wish to live in. Is it near to your place of study, public transport and shopping? What facilities do you need? How many bedrooms and carparks? What is your budget? Take into account things such as electricity, water, gas, phone, internet and insurance costs. Do preliminary research to gain a feel for the rental market. Is your budget realistic?

Renting

Where to start looking?

Newspapers: Look in the classified section under the following headings - "To Let" and "Accommodation Vacant". Saturdays are the most popular day for advertising accommodation, so it pays to get in early. 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

realestate.com.au/rent

domain.com.au

rent.com.au

realestateview.com.au

property.com.au/rent

homehound.com.au

Internet and Apps

There are several apps and websites for finding flatmates.

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.



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.

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. 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 will check 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 rent in advance.

Property inspections and applying for properties

Present yourself appropriately when viewing a property and meeting the landlord or property manager. Prepare the relevant documentation and ensure you have the required information ready which may include:

- Proof of Identity (usually two)
- References
- Bank Statement (current)
- Payslips if applicable

Renting and Living

So.... you've got a property!

Before you sign

READ the "Information Brochure"

ASK questions if you are unsure

CHECK all details

- How much will the security bond be?
- Where/how will the rent be paid each week/fortnight?

ENSURE that you are provided with

- Receipts for rent/bond paid
- Confirmation of bond lodgement
- Property inspection report
- Contact details and process for reporting repairs and maintenance

To sign a lease, you will be required to pay rent in advance and between 4-6 weeks bond. But don't forget the extra costs of having the electricity, gas, telephone and internet connected as well as arranging insurance.

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. 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.

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. You need to make sure enough money is in your account or you might be charged a penalty fee.

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. Your landlord must lodge your bond money with Consumer and Business Services. You should receive a copy of the Advice of Lodgement Form.

Condition of premises

When you sign a lease, you must 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. 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. Take photos of the property while you are filling in a condition of premises form.

Getting connected

THE ESSENTIAL SERVICES

Prior to moving into a house check that the essential services are working. These are things like water, electricity, gas (if there is any), telephone and internet. 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.

Before you move in you should contact the electricity company to arrange for the electricity to be connected. A connection fee which will be added to your first bill.

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.

Points of Contact

Consumer and Business Services

cbs.sa.gov.au/ or 13 18 82

or

Tenants Information and Advisory Service (Rent Right SA)

syc.net.au/home/rentrights/

1800 060 462

or

housing.sa.gov.au

Help paying bond and rent

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
- 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. For more information contact an Australian Apprenticeship Support Network Provider or contact 13 38 73 or visit australianapprenticeships.gov.au

Pre-Apprenticeships

A pre-apprenticeship is entry level training which can provide a pathway into an apprenticeship. They are usually offered in the traditional trades industries, such as electrical, plumbing and automotive. The terms 'pre-vocational' or pre-traineeship' are also sometimes used. These refer to entry level training in non-

trade industries such as hospitality. There is no requirement to have a pre-apprenticeship before starting an Australian Apprenticeship however it can offer excellent exposure and experience.

For more information visit Australian Apprenticeship Pathways at aapathways.com.au

Apprentices with a Disability

If you are an Australian Apprentice with a disability, you may be eligible for assistance to help you reach your full 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 australianapprenticeships.gov.au or call 13 38 73



Australian 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 australianapprenticeships.gov.au/school-based-apprenticeships

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

servicesaustralia.gov.au/doing-apprenticeship-or-traineeship?context=60082

Financial Incentives for Employers & Apprentices

The Australian Government provides a number of incentives to eligible apprentices and employers. Current incentives include

- Commencement incentives
- Retention incentives
- Drought area incentives
- Recommencement incentives
- Completion incentives
- Additional Identified Skills Shortage payment
- Rural and Regional Skills Shortage incentive
- Australian Apprentice Wage Subsidy trial
- Support for Adult Australian Apprentices
- Support for apprentices with a disability
- Mature Aged Worker incentives
- Australian School-based Apprenticeship incentive
- Trade Support Loans

It may be worth approaching an employer to discuss the incentives if you are keen to start an apprenticeship. Incentives range from \$750 to \$4000. For more information visit

dese.gov.au/australian-apprenticeships/resources/australian-apprenticeships-incentives-program-summary

Indigenous Apprenticeships Programme (IAP)

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

servicesaustralia.gov.au/indigenous-apprenticeships-program?context=1

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

jobaccess.gov.au/ or phone 1800 464 800

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

tafesa.edu.au/services/accommodation

or call 1800 673 097

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 \$22,890 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 \$22,890 over four years.

Trade Support Loans have annual payment limits of:

\$763.00 per month in year one
\$572.25 per month in year two
\$381.50 per month in year three
\$190.75 per month in year four

Once you earn more than \$48,361 you will start repaying this through the tax system, the same arrangements as applied to the HELP loans. For more information on Trade Support Loans contact 13 38 73 or visit

australianapprenticeships.gov.au/aus-apprenticeships-incentives

Living Away from Home Allowance

The Living Away from Home Allowance (LAFHA) is an allowance for eligible Australian Apprentices who have to move away from home to take up or retain an Australian Apprenticeship. 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

australianapprenticeships.gov.au/sites/default/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

providers.skills.sa.gov.au/Deliver/Training-apprentices-and-trainees/Travel-and-Accommodation-Allowance

Future of Work Partnership

The Future of Work Program is a program designed to prepare people to become the regional workforce of the future. Eligible students will gain a unique opportunity to have their student contribution fee covered by the program and may also be eligible for assistance relating to other expenses and available in 4 regional areas in Australia including the Upper Spencer Gulf.

For more information visit

regionalfutureofwork.com

AgCareerStart

If you are 18-25 and looking to start a career in Agriculture, an AgCAREERSTART gap-year will help you gain skills and knowledge to grow the farms of the future.

Over 10-12 months you will live in an exciting regional location, earn a nationally recognised qualification and build life-long industry connections. This will help you gain hands on experience, increase your confidence, and allow you to work outdoors and discover rural and regional Australia.

For more information visit

agcareerstart.com.au

**A U S T R A L I A N
A P P R E N T I C E S H I P
S U P P O R T N E T W O R K**
An Australian Government Initiative



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 courses.com.au/government-funding/work-ready or call 1800 673 097

Skills for Education and Employment

If you are a job seeker wishing 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 dese.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 trainee's 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 visit

australianapprenticeships.gov.au/group-training

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 australianapprenticeships.gov.au or call 13 38 73

Work while you Learn

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.

Internship Placements

Young Australians are able to volunteer to undertake a workplace trial so you can get work experience that could lead to a job. It is a chance to show an employer what they can do and how they fit into their business. They will also receive \$200 a fortnight on top of their income support payment.

For more information visit

workforceaustralia.gov.au/individuals/training/activities/youth-internships

Transition to Work

Transition to Work supports young people aged 15-24 on their journey to enter employment or complete education. The service provides intensive, pre-employment support to improve the work-readiness of young people and help them into work (including apprenticeships and traineeships) or education. This support can include:

- Developing practical skills to get a job
- Connecting with education or training
- Finding and completing work experience placements
- Finding job opportunities in the local area
- Connecting with relevant local community services

For more information or to find a Transition to Work provider visit

dese.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

volunteeringsa-nt.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.



Employment

There are several 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

For more information visit

dese.gov.au

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

apsc.gov.au/initiatives-and-programs/indigenous-careers

Job Jumpstart

Job Jumpstart is the Australian Government's digital service for young people seeking job search and employment planning information. It offers a range of information and resources, categorised into life stages for ease of use. For more information visit

jobjumpstart.gov.au

Youth Advisory Sessions (YAS)

Youth Advisory Sessions (YAS) are one-hour sessions with a specialist youth consultant when you are looking for a job, you must be registered with Workforce Australia and if you are eligible, up to 3 free one-hour sessions are available. For more information visit

workforceaustralia.gov.au/individuals/training/activities/youth-advisory

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.

fya.org.au/programs-all/

Job Switch

Job Switch can help you explore jobs you might not have considered. You can find new and different jobs you might already have the skills for. You can explore:

- How similar they are to jobs you've done before
- If they're in high demand
- What your training options are
- Positions you can apply for right now

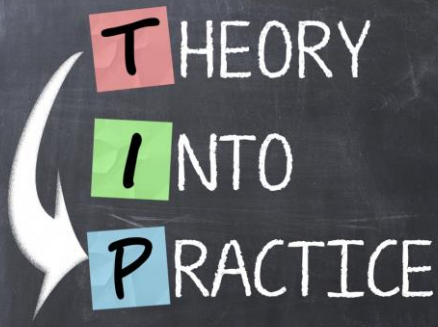
workforceaustralia.gov.au/individuals/job-switch

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

labourmarketinsights.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 workforceaustralia.gov.au/content/documents/NWEP_Fact_Sheet_JobSeekers.pdf

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.

dese.gov.au/wage-subsidies

Skill Shortages

The National Skills Commission 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

nationalskillscommission.gov.au

Workforce Australia

Workforce 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, Workforce Australia can help you. Your provider will enter your employment history and education into the job search database which will automatically match your experience against available jobs. Your 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 Workforce Australia phone: 13 62 68 or visit

workforceaustralia.gov.au

Finding Employment

Starting 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 business.gov.au

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

Self-Employment Assistance Program

Self-Employment Assistance can help you turn your business idea or existing small business into a viable business. The program allows you to choose the level of support that meets your needs and the needs of your small business. Self-Employment Assistance replaced the NEIS program in July. Self-Employment Assistance can help you with your business idea or existing business through its flexible services which includes - exploring self-employment workshops, business plan development, free accredited small business training, business advice sessions, business health checks and small business coaching. You may also be eligible for financial support while you start and run your business as part of Small Business Coaching. For more information visit

dese.gov.au/self-employment-assistance

Entrepreneurship Facilitators

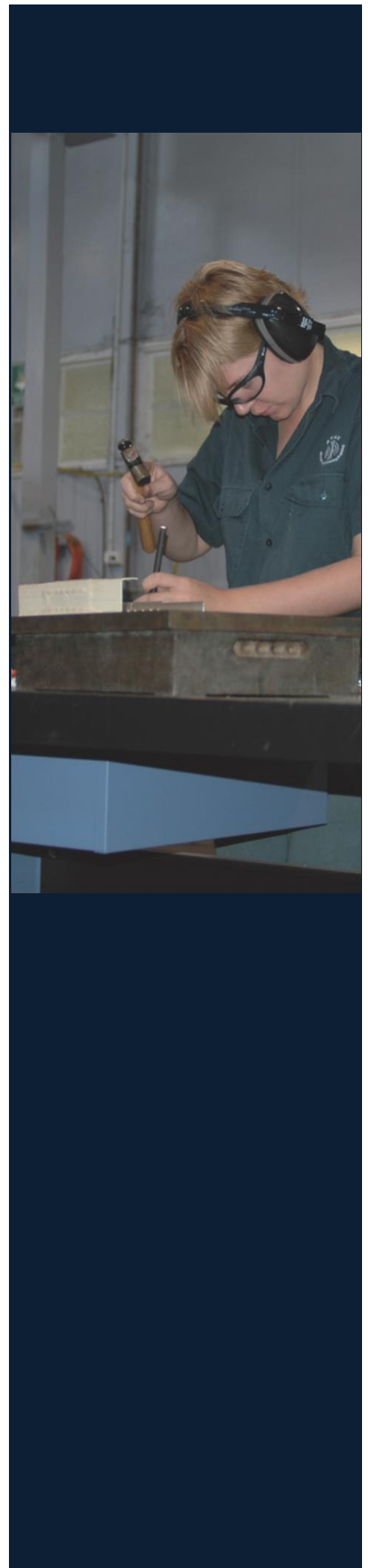
Entrepreneurship Facilitators promote entrepreneurship and provide support and assistance to help individuals start their own business. Entrepreneurship Facilitators provide free mentoring and support and help connect individuals with relevant services in the local area. The Facilitators are located in 23 metropolitan and regional areas across the country. For more information visit

dese.gov.au/entrepreneurship-facilitators

South Australian Young Entrepreneurs Scheme (SAYES)

The South Australian Young Entrepreneurs Scheme (SAYES) is a SA State Government subsidised program conducted by Business SA for existing and aspiring entrepreneurs aged between 18 and 35. The scheme is designed to assist young entrepreneurs to turn their business concept into a reality or help create a sustainable business model for a newly established business. By participating in mentoring sessions and workshops with experienced mentors and industry leaders, SAYES participants gain an understanding of business fundamentals. For more information visit

business.sa.com/services/entrepreneur-programs/aouth-australian-young-entrepreneurs-scheme-sayes



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 dese.gov.au/employment

Resumes

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 proofread 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). 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 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. 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 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 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 humanrights.gov.au or call them on 1300 369 711. 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 hreoc.gov.au/our-work/disability-rights

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

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 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

ato.gov.au/Individuals/Super/

Occupational Health and Safety

Workplace health and safety is a significant issue in Australian workplaces. Every year there are people who are injured or perhaps even killed 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

safework.sa.gov.au



Financial and Other Support

Centrelink – Services Australia

Centrelink advises people about all relevant service and payment options, including referrals to employment service providers, specialists and other departments and agencies. They deliver a number of 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 Services Australia on 13 24 90 or visit servicesaustralia.gov.au/individuals/centrelink

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 paid Employment for Regional Students

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 a 14 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.

The current 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 worked 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. For more information visit guides.dss.gov.au/guide-social-security-law/3/2/5/85

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 \$55,626. 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 servicesaustralia.gov.au/individuals/to pics/online-estimators/28456

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 \$452 a fortnight before your payment starts to reduce. If you earn less than this the balance up to \$452 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 \$452 before your payment reduces by 50 cents in the dollar up to \$542 when it reduces by 60 cents in the dollar.

For Job Seekers you can earn up to \$150 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 Sep 2022

Under 18 years and Living at Home	\$313.80
Under 18 years and Living away from Home	\$530.40
Over 18 years and Living at Home	\$367.00
Over 18 years and Living away from Home	\$530.40
Single with Children	\$679.00
Partnered no Children	\$530.40
Partnered with Children	\$577.40

Note: Rent assistance may also be payable in addition to this

To work out whether you are eligible for a payment or other assistance, Services Australia 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 Services Australia Customer Service Centre or by visiting servicesaustralia.gov.au where you can access claim information and download claim forms. Students can commence their claim online.

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 servicesaustralia.gov.au/individuals/services/centrelink/health-care-card

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) and be living in Australia. For more information contact Centrelink on 13 24 90 or visit

servicesaustralia.gov.au/individuals/services/centrelink/rent-assistance

Financial and Other Support

Fares Allowance

Fares Allowance is a payment currently available to assist students to travel between their permanent home address and their place of tertiary study. More details are available at

servicesaustralia.gov.au/individuals/services/centrelink/fares-allowance

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

servicesaustralia.gov.au/individuals/subjects/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
- Services Australia (Centrelink)
- Child Support

To create a myGov account visit

my.gov.au/LoginServices/main/login?execution=e2s1



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 \$109,206 for all courses except medicine, veterinary science and dentistry for which the FEE-HELP limit is greater.
- 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 2022-23, students will start repaying their HELP debts when their income reaches the minimum repayment threshold of \$48,361.

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 studyassist.gov.au/help-loans

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 ato.gov.au

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

studyassist.gov.au/sites/studyassist/help-payingmyfees/sa-help/pages/sa-help

Financial and Other Support

VET Student Loans

The VET Student Loan 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 studyassist.gov.au/vet-student-loans

Tertiary Access Payment

The Tertiary Access Payment is a significant benefit to school-leavers who live in outer regional and remote Australia to access tertiary education. This one-off \$5,000 payment is available for eligible school-leavers who relocate more than 90 minutes from their home in the year after completing Year 12. For more information visit servicesaustralia.gov.au/tertiary-access-payment

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 (\$1,132 each in 2022). Student Start-up Loans must be repaid via the tax system once the recipient's taxable income reaches a certain threshold.

For more information about Student Start up loans visit servicesaustralia.gov.au/student-start-up-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 2022 the payment amounts are \$4,788 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, \$2,395 if it is the second or third year and \$1,196 if it is the fourth year or subsequent year. For further information visit servicesaustralia.gov.au/relocation-scholarship

The Country Education Foundation 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 cef.org.au/student-support/search-for-scholarships/

Scholarships

A variety of scholarships and awards are available for students to gain financial help for their tertiary studies. For more information visit 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 www.dfat.gov.au/people-to-people/new-colombo-plan/scholarship-program/Pages/scholarship-program.aspx

Commonwealth Scholarships for Young Australians

Provides scholarships of up to \$13,000 for young Australians from specific regions to undertake an eligible VET qualification. You are eligible if you aged 15-24, not in full-time work or school and live in a nominated regional area which includes Port Pirie in SA. For more information visit dewr.gov.au/commonwealth=scholarships-program-young-australians

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.

education.gov.au/rres

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

servicesaustralia.gov.au/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.

Families of students receiving Abstudy will continue to receive Family Tax Benefit (FTB) until students complete Year 12.

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

servicesaustralia.gov.au/abstudy

Harding Miller Scholarships

Harding Miller Education Foundation supports Australian girls in public high schools and don't have access to resources to make the most of their education. For more information visit

hardingmillereducationfoundation.org.au

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.

thesmithfamily.com.au/programs/aboriginal-and-torres-strait-islander/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

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

iympp.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, textbooks and unexpected costs which exclude them from study.

For more information visit

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 aec.gov.au/enrol

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 ato.gov.au/individuals/tax-file-number/

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

servicesaustralia.gov.au/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 visit servicesaustralia.gov.au/bulk-billing/context=60092



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 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 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 servicesaustralia.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 and 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 lifeblood.com.au/blood

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 workplace. 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 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 schoolwork 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 [headspace.org.au](https://www.headspace.org.au)

Black Dog Institute

The Black Dog Institute is an 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
[blackdoginstitute.org.au](https://www.blackdoginstitute.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](https://www.reachout.com.au)

Beyond Blue
[beyondblue.org.au](https://www.beyondblue.org.au)

Lifeline 13 11 14
(24 Hour Crisis Hotline)
[lifeline.org.au](https://www.lifeline.org.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:

moneysmart.gov.au

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

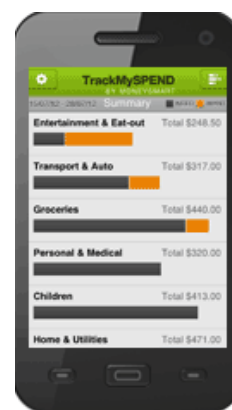
- Managing your money
- Borrowing and Credit
- Superannuation and retirement
- Investing
- Scams
- Life Events
- Calculators and budget planners

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

For more information visit 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 moneysmart.gov.au/budgeting/track-your-spending

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 sa.gov.au/topics/driving-and-transport/licences/steps



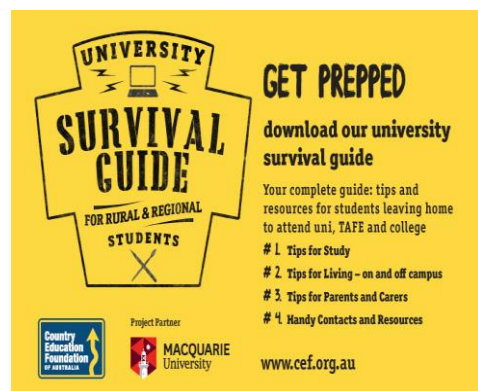
Country Education Foundation

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

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

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

cyber.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

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

scamwatch.gov.au

Online Safety Youth Advisory Council

The Online Safety Youth Advisory Council was set up to provide young people with a voice about online safety policy. The Council will provide advice to Government about issues that young people experience online and explore ways of supporting them. It will report to Government on action that can be taken by many different groups, including eSafety and industry. For more information visit

esafety.gov.au

Websites

abc.net.au/science/careers/acedayjobs

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

australianapprenticeships.gov.au

Learn more about Australian combining practical work and training

careersonline.com.au

Career help on 'the net'

servicesaustralia.gov.au

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

govolunteer.com.au

Promotes the active participation of young people in business

studyassist.gov.au

Information for students about financing tertiary study

graduatecareers.com.au

Employment and career opportunities for graduates

adzuna.com.au

careerone.com.au

seek.com.au

uworkin.com

Job and Career listings

manpower.com.au

hays.com.au

staffaus.com

Job information and job search

yourcareer.gov.au

Up to date careers information

dewr.gov.au/digitalskillscadetshiptrial

Will support innovative approaches to cadetships for digital career paths.

labourmarketinsights.gov.au

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

myfuture.edu.au

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

open.edu.au

A flexible way to study toward a Degree off campus

tafesa.edu.au

Technical and Further Education provider in South Australia

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

volunteeringaustralia.org

Provides information on a range of opportunities for volunteers

myunidays.com

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

becaustralia.org.au

One on one advice on starting a business

navalshipbuildingcollege.com.au

Online portal for Australia's Naval Shipbuilding College

aapathways.com.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

fya.org.au

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

ctf.wa.gov.au

Careers in the construction industry

sciencebuddies.org/science-engineering-careers

Careers in science

cef.org.au

Country Education Foundation of Australia

business.gov.au

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

plumber.com.au

Careers in the plumbing industry

ruralskills.com.au

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

fwa.gov.au

The National workplace relations Tribunal

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

Pay guides for different awards

aginstitute.com.au/news-awards/publications/student-compendium

Provides information on opportunities for working in Agriculture in SA

Websites

engineersaustralia.org.au/about-us/careers-ea

Insights and assistance for engineers at the start of their careers

myskills.gov.au

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

business.gov.au

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

myfuture.edu.au/bullseyes

Bullseye posters identifying career options

yorkeandmidnorth.com.au/jobs/

Job board for Regional Development Australia

studentvip.com.au

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

studentedge.org.au

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

careerharvest.com.au

Offers information about career pathways in the food and fibre industries

workforceaustralia.gov.au/individuals/training/activities/youth-internships

A flexible new approach to youth employment

minerals.org.au/careers

Information regarding careers in the mining sector

moneysmart.gov.au/

Several resources for managing money

dcsi.sa.gov.au/concessions

Concession finder for those on concession cards

ala.asn.au

Adult Learning Australia

defencejobs.gov.au

Defence force recruitment

education.gov.au

Federal Government education site

jobaccess.gov.au

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

yorkeandmidnorth.com.au/jobs/

Job Board for Regional Development Australia with current local job vacancies



This guide has been produced for you with the compliments of
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