

# School Leavers

# Your future



This kit is printed, authorised and distributed with the compliments of:

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# A Message from your local Member of Parliament



#### Dear future graduate

Graduating from high school is an exciting time – yet it can also be quite daunting. You are likely to face unique challenges during the transition to adult life, so it's important to have support.

I have worked with Minister for School Education, Early Childhood and Youth, the Hon Peter Garrett MP to produce this kit so young people can get all the important information they need from one place. It aims to help you make decisions about university and TAFE and offers advice on money, health, work and other common problems you and your friends may experience.

The kit won't answer all your questions, but it will tell you where you need to go to get an answer. In this kit you will find information about:

- Planning for the future
- Financial assistance
- Applying for a job
- Indigenous youthCommunity
- Rights at workHealth
- Handy contacts

Young Australians are vital to the future of our great country. You are valued members of the community, with particular needs, issues and life experiences. I will continue to work hard on behalf of young people in our area.

If you can't find the answers you are looking for, or if you think the Your Future – Information Kit for School Leavers could be updated in any way, please email me at **anthony.albanese@aph.gov.au** 

Please note that the information in this kit is current as of November 2012.

I hope you enjoy reading this kit.

Yours sincerely,

#### **Anthony Albanese MP**

FEDERAL MEMBER FOR GRAYNDLER

Every effort has been made to ensure the accuracy of the information provided.

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# Planning for the Future

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	Universities and other higher education providers
	Reconnecting to education and training
	Jobs and work
	Jobs Services Australia

One of the most challenging issues is deciding what you want to do in the future. There are many options and alternatives available, and it can be difficult to decide what direction you wish to head in after leaving school.

## **Considering your options**

Deciding what you want to do with your life can be very stressful and it may seem that you have to decide quickly what job you want to do. Remember that there are lots of people who can help you out and that it's ok to try something, and then change your mind later.

A good idea is to start thinking about the things that interest you, and the things that you enjoy and are good at. You may also have had some work experience on a job in an area that you enjoyed.

## www.myfuture.edu.au and www.jobguide.

**deewr.gov.au** are internet resources that can help you identify your strengths and interests and provide an in-depth look at a range of occupations and the training you need to get there. This may include a degree, a certificate or diploma, an apprenticeship or on-the-job training. Your school career adviser, teachers or your parents/guardians, can also help you find out where you can get the training you need.

## TAFE and other Registered Training Organisations

Courses offered by TAFEs and other Registered Training Organisations (RTOs) are a great option to equip you with the skills you need for employment. Courses can range from a few weeks up to a few years.

Unlike University, you do not have to get a particular mark to be accepted into a TAFE or RTO course but there may be prerequisites for some courses.

To find out what course options are available, you can obtain a copy of your local TAFE Handbook, which is available at newsagents, TAFE colleges or from your school, or check out the information on the National Training Information Service website <u>www.ntis.gov.au</u>, <u>training.gov.au</u> or <u>myfuture.edu.au</u>. FOR MORE INFORMATION ON TAFE COURSES, VISIT THE FOLLOWING STATE AND TERRITORY WEBSITES:

#### **New South Wales**

131 601 *www.tafensw.edu.au* 

Victoria

131 823 *www.tafe.vic.gov.au* 

#### Queensland

1300 308 233 *www.tafe.qld.edu.au* 

#### Western Australia

1800 999 167 *www.tafe.wa.edu.au* 

#### South Australia

1800 882 661 *www.tafe.sa.edu.au* 

#### Tasmania

1300 655 307 *www.tafe.tas.edu.au* 

#### Australian Capital Territory

(02) 6207 3100 <u>www.cit.edu.au</u>

#### Northern Territory

(08) 8946 6666 *www.cdu.edu.au* 

FOR MORE INFORMATION ON TRAINING ORGANISATIONS OTHER THAN TAFE PLEASE CONTACT:

#### New South Wales

<u>www.training.nsw.gov.au</u>

State Training Services Centres 13 28 11

#### Victoria

#### www.skills.vic.gov.au

TAFE course line 131 823 (Agent can search the database for a specific training provider, or for a course)

#### Queensland

#### <u>www.training.qld.gov.au</u>

or call Training Queensland 1300 369 935

## Northern Territory

#### <u>www.det.nt.gov.au</u>

or call Vocational Education and Training (08) 8901 1357

#### Western Australia <u>www.trainingwa.wa.gov.au</u>

Call Department of Training and Workforce Development (08) 6551 5000 Career Centre 13 23 98 (Agent can search the database for a specific training provider, or for a course)

#### South Australia

<u>www.dfeest.sa.gov.au</u> and <u>www.skills.sa.gov.au</u> (08) 8226 3065

#### Tasmania

<u>www.skills.tas.gov.au</u> Skills Tasmania 1800 655 846

## Australian Capital Territory

#### <u>www.det.act.gov.au</u>

Training and Tertiary Education Branch (02) 6205 8555

## The VET FEE-HELP Assistance Scheme

VET FEE-HELP assists eligible students undertaking certain vocational education and training (VET) qualifications at the diploma level and above at an approved VET FEE-HELP provider, to pay their tuition fees. More information regarding VET FEE-HELP, including a list of all approved providers and the courses they offer, can be found at

<u>www.studyassist.gov.au</u> or by calling 1800 020 108.

## **Australian Apprenticeships**

Australian Apprenticeships (often referred to as apprenticeships or traineeships) are available to anyone of working age. You don't need a secondary school certificate or other qualification to be able to do an Australian Apprenticeship.

Australian Apprenticeships offer opportunities for you to train, study and earn an income at a variety of qualification levels in most occupations as well as in traditional trades. As an Australian Apprentice you can combine time at work with training, and can be either full-time, part-time or school-based and when you finish your Australian Apprenticeship, you'll have a nationally recognised qualification. Australian Apprentices are usually employed under a Federal or State award or agreement. You will be paid a trainee or apprentice wage which takes into account the cost of your training and the value of the work you do. You'll be earning while you're learning! In addition, Australian Apprentices have the same rights to superannuation, workers' compensation and other entitlements or requirements as all other workers in Australia.

An Australian Apprenticeship can take from one to four years to complete, depending on the type of Australian Apprenticeship and the qualification you do. Australian Apprenticeships are 'competency based' which means you can complete your training sooner if you get to the required skill level more quickly than usual.

For more information on Australian Apprenticeships please visit the Australian Apprenticeships website at *www.australianapprenticeships.gov.au*, or contact your local Australian Apprenticeships Centre. To find your local Australian Apprenticeships Centre, go to website *www.australianapprenticeships.gov.au* and select 'Find an Australian Apprenticeships Centre' or phone on 13 38 73.

# Universities and other higher education providers

Most people who wish to enter a University or other higher education provider need to have completed either Year 12 or a Tertiary Preparation Course, however sometimes you can gain special entry or special consideration. Some Universities and higher education providers admit students with full or partial credit from the successful completion of a course of study at a TAFE or other RTO.

Selection for university or other higher education providers is usually based on your performance in year 12. Some courses also involve multiple tests and additional requirements. You should check the requirements for your course, as some assessments must be completed by June the year before you want to start the course. Applying for a place in a University or other higher education provider is a complicated process. The easiest way is to talk to your teachers or careers advisor, but there are also some good websites and organisations which can help you out.

Remember, you need to apply around September of the year before you wish to study.

For information on available courses at all universities and other higher education providers check out the Study Assist website *www.studyassist.gov.au*.

For information specific to universities try your State or Territory's university admissions centre.

They will also release a handbook around July or August of every year, which has lots of information in it. These are usually available at newsagencies, or you will be given one by your school.

CONTACT THE FOLLOWING ORGANISATIONS FOR ADVICE AND INFORMATION:

New South Wales and	
Australian Capital Territor	У
(02) 9752 0200	<u>www.uac.edu.au</u>
Victoria	
1300 364 133	<u>www.vtac.edu.au</u>
Queensland	
1300 467 822	<u>www.qtac.edu.au</u>
Western Australia	
(08) 9318 8000	<u>www.tisc.edu.au</u>
South Australia	
1300 138 440	<u>www.satac.edu.au</u>
Tasmania	
(03) 6226 2999	<u>www.utas.edu.au</u>
Northern Territory	
(08) 8946 6666	<u>www.cdu.edu.au</u>

When choosing your course, consider the following:

- What am I interested in?
- Which program will allow me to study this?
- Where do I want to study?
- Am I prepared to move away from home or another State or Territory?
- How flexible is my course?
- Can I change my subjects later, or will I be locked in?
- Which course can I afford to study?

Be flexible and realistic - don't pick a course based on its name or what mark you think you will get. A high-mark course is not necessarily better, or the right course for you. It is also possible, in most courses, to put off (defer) your study for a year, so that you can work or travel. You usually have to apply for this after you have been accepted by the institution. Contact the admissions office for help.

The Australian Government assists eligible students to undertake further study by funding Commonwealth supported places and providing access to the Higher Education Loan Program (HELP). The HELP scheme offers different loans for different types of study to assist eligible students to study now and pay their tuition costs later.

The cost of higher education degrees varies between courses and providers. Most undergraduate university places are Commonwealth supported. Commonwealth supported places are substantially subsidised by the Australian Government so that students only have to pay 'student contribution' amounts for their units of study. Eligible students can access a HECS-HELP loan to pay their student contributions or receive a discount for certain up-front payments If you are not in a Commonwealth supported place you are a fee paying student. This means you pay tuition fees for a place that is not subsidised by the Australian Government. Eligible fee paying students may access a FEE-HELP loan to pay all or part of their tuition fees up to the lifetime FEE-HELP limit.

OS-HELP is available for eligible undergraduate

Commonwealth supported students who wish to complete part of their course overseas.

You will start repaying your HELP (HECS-HELP, FEE-HELP, VET FEE-HELP, SA-HELP and OS-HELP) debt through the tax system when your income is above the minimum repayment threshold for compulsory repayment. The thresholds are adjusted each year to reflect any changes in average weekly earnings. Compulsory repayments are made through the tax system. If you have a HELP debt, and your repayment income is above the minimum repayment threshold, the ATO will work out your compulsory repayment and include it on your notice of assessment.

As well as the HELP scheme, there may be scholarships you could apply for. The scholarships office at the university or other higher education provider you are interested in attending will be able to assist you further. In addition, you could go to the myfuture website (*www.myfuture.edu.au*) and search for a relevant scholarship or bursary that may help you with the cost of studying.

The cost of a degree from each university/ higher education provider may vary. Make sure that you check the cost of your degree before enrolling. Each university/higher education provider will publish information about the cost of degrees on the internet, or you can contact the student administration office at the university/higher education provider directly.

If you have problems with the university/ higher education provider administration, or with any of your academic staff, make sure you contact its student organisation for assistance.

# Reconnecting to education and training

Young people generally need assistance and support to determine their chosen field or pathway and to develop the attitudes and skills needed to succeed. However, if you leave or have become disengaged with school, your direct access to support networks can be lost. The Youth Connections program will be able to give you help and support to deal with personal issues and help you feel more confident so you can reconnect with education and training.

For more information, including the contact details for your local provider check out *www.transitions.youth.gov.au*.

## Jobs and work

Finding a job can be difficult, so it's important to prepare carefully. Visiting www.jobguide.deewr. gov.au will help you find a range of jobs you might be interested in. Once you have decided on the type of job you want to do, there are a number of places to look for employment:

- Centrelink, which can provide you with information, training, support while job hunting and can match you up with a Job Services Australia provider – call into your local Centrelink office, or check the website at <u>www.centrelink.gov.au</u>;
- Your school careers centre;
- Friends and family (they might know someone who is looking for employees);
- Bulletins and noticeboards;
- Online job-search websites; and
- Newspapers.
- If you are having trouble finding a job, consider talking to a careers advisor or visiting <u>www.jobsearch.gov.au</u> for more information.

As a young person you may be involved in a range of different types of employment. When at school, many students will have a part-time or casual job. The difference between casual and part-time employment is that in part-time work you have extra entitlements, including regular hours, annual leave and sick pay. Casual employees do not usually get sick pay or annual leave and hours can be irregular, but you will normally be paid a higher hourly rate for being a casual.

The third type of employment is full-time. These employees normally work 38 hours per week and have an ongoing contract of employment. They also have the benefits of sick pay and annual leave. In full-time work, you are more likely to be required to repay any HELP debt that you accrued while studying and pay a Medicare levy once you earn over a specific amount of money per year.

## Work as a contractor

You may be offered work as a contractor, so it is important you know a little about how contractors operate.

Contractors run their own business providing services to other businesses. They are paid on invoices they provide for their services, not the hours worked or on commission. Businesses who use contractors expect them to register for an Australian business number (ABN).

Contractors may need to lodge business activity statements with the ATO and are responsible for paying their own tax and superannuation.

Some employers may pressure you to register for an ABN so they can treat you as a contractor, when legally you are an employee. This could mean you may miss out on other entitlements like superannuation contributions, overtime, annual leave and sick pay.

For advice on your rights and obligation as an employee, visit <u>www.fairwork.gov.au</u> Visit <u>www.ato.gov.au/abnentitlement</u> to check if you are entitled to register for an ABN.

## Job Services Australia

Centrelink can refer you to Job Services Australia which can help you to find a job, provide you with access to training or other help to build your skills or overcome barriers to employment

To register for assistance you must visit your local Centrelink office. Centrelink can assess your situation and work out which services you are eligible for. Centrelink will provide you with information to enable you to choose a Job Services Australia provider and will make an appointment for you with your Job Services Australia provider.

Some eligible job seekers can register directly with a Job Services Australia provider without going through Centrelink. To find out if you can do this call **13 62 68** or visit *deewr.gov.au/jobservicesaustralia.* 

Your Job Services Australia provider can help you to access a variety of training and other assistance programs, for example, training through the Productivity Places Program, assistance to get an apprenticeship through the Australian Apprenticeship Access Program or perhaps support to establish your own business through the New Enterprise Incentive Scheme

# Applying for a Job

In this section:	Resume
	Application forms
	The interview
	Dealing with rejection

## Resume

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. Websites such as *www.myfuture.edu.au* and

www.jobguide.deewr.gov.au provide helpful

hints on preparing a resume.

Your resume should be typed on plain A4 paper and can be used at interviews or sent to employers as part of a written job application. It is important because it will be the first impression an employer has of you. Always double-check your spelling and other details. Ask someone to proof-read your resume and job application.

It should include some or all of the following information:

## PERSONAL DETAILS

- Full name
- Address
- Contact phone numbers
- Email

## EDUCATION

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

## WORK AND VOLUNTEERING EXPERIENCE

- Briefly describe previous jobs and the details of any volunteer experience you may have had, listing your most recent first.
- A report or certificate based on school work experience may be available from your school careers adviser.

#### SCHOOL REPORTS, AWARDS AND CERTIFICATES

- You could include copies of school reports for at least the last two years.
- If you have completed a certificate, include a copy of your certificate, diploma or degree and a copy of your academic record if you have it.

#### **INTERESTS AND HOBBIES**

• List your interests and hobbies.

## REFERENCES

 These can be attached written statements and/or telephone numbers of people who say they would be prepared to speak favourably about you to a prospective employer.

## **EXAMPLES OF YOUR WORK**

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

### **PROOF OF IDENTITY**

 You need to provide proof of age and identity. If you don't already have one, you can obtain a copy of your birth certificate from the registrar of births, deaths and marriages in the State or Territory in which you were born:

New South Wales	1300 655 236
Victoria	1300 369 367
Queensland	1300 366 430
Western Australia	1300 305 021
South Australia	(08) 8204 9599
Tasmania	1300 135 513
Australian Capital Territory	(02) 6207 0460
Northern Territory	(08) 8999 6119

## ATTACHMENTS

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

## **Application forms**

With some jobs that you apply for, you will be asked to fill in an application form. Sometimes this will be done instead of writing an application letter. Some employers will send an application form to you, while others will ask you to fill one out while you are waiting for an interview. If a form is sent to you, or you are able to take one and return it later, make a copy of the form to practice on before completing the original.

Don't be too worried about filling out one of these forms. If you have prepared a resume, it will contain most of the information you need. When filling out an application form, there are some important things to remember:

- read the whole form carefully before you fill anything in and take your time;
- always use a black or blue pen and print in block letters as neatly as you can; and
- answer every question, don't leave blanks. If the question does not apply to you write 'not applicable' or 'N/A'.

When you have finished the form, read it through carefully and check the answers you gave. If you made a mistake, either neatly correct it or, if possible, fill out a new form.

## The interview

It may be hard, but try to relax during the interview as much as possible. 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 things such as what the company does and how many employees it has\will also make a favourable impression on a prospective employer.

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 qualifications do you have for this job?
- Why have you applied for this job?
- What are your strengths/weaknesses?
- 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 practice your answers before your interview. Ask a friend, teacher or parent to role-play an interview with you.

## **Dealing with Rejection**

If you are not successful with your job application, don't panic. 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. However, 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 yourself for the next job that you apply for. Some people have 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.

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

# Rights at Work

In this section:	The workplace relations system
	What can you expect from your employer?
	Where to go for help
	What is a union?
	Anti-discrimination
	Disability rights
	Sex Discrimination
	Superannuation
	Work Health & Safety

## The Workplace Relations System

Australia's national workplace relations system ensures that all employees are treated fairly and decently and, if things go wrong, matters can be dealt with quickly and effectively.

- This includes a simple unfair dismissal system and strong protections for freedom of association, including the freedom to join, or not join, a union.
- Employees are able to bargain collectively with their employer. Both parties have to bargain in good faith.
- A strong Fair Work Ombudsman is in place so that everyone complies with their obligations under the law.
- There is a fair and simple safety net of employment conditions. This is comprised of the National Employment Standards and industry and occupation-specific modern awards.
- An independent umpire Fair Work Australia

   oversees the system and maintains the safety net of minimum entitlements, as well as dealing with workplace disputes.

# What can you expect from your employer?

Your employer has certain responsibilities to you and your co-workers, including conditions of employment, the wages that must be paid and providing a safe workplace. When you begin work, you agree to provide your labour for an agreed wage. You should remember that:

- If you are a new employee you must be provided with a copy of the Fair Work Information Statement, which includes information about the terms and conditions of employment.
- Depending on your employer, you could be covered by a modern award or a State award. Alternatively, your workplace might have its own enterprise or collective agreement covering all employees in the workplace. These provide your terms and conditions of employment.
- Your award or agreement will include:
- o your job classification;
- o the ordinary hours of work;
- o the wages you earn, including any allowances;

- o any extra rates for overtime, shiftwork and working on public holidays;
- o your annual leave and personal/sick leave entitlements;
- o what to do if a dispute occurs; and
- o how much notice to give your employer if you want to quit your job.
- You may also have a written or verbal contract of employment with your employer, which might include better pay and conditions than those in an award or agreement.
- It is unlawful for you to be forced into signing any agreement.

So that you and your employer can decide whether you can satisfactorily do a job, you may be subject to a probationary or qualifying period when you start employment. You are always entitled to be paid for all the work you do during a probationary or qualifying period. An employer cannot ask you to work an unpaid trial.

Your employer must give you a pay slip within one working day of your pay day so you can see if you have been paid correctly. To find out what information should be on your pay slip go to *www.fairwork.gov.au*.

Your employer will take money out of your pay for taxation and depending on the amount you earn, they may also take out money for the Medicare levy and HELP (if you have a HELP debt). Your employer should not deduct any amount from your wages unless required by law or you have agreed to it in writing and it is principally for your benefit. If you are under 18, your parent or guardian must also agree in writing to any deduction if the deduction is not required by law. Your employer is also legally obliged to pay superannuation on your behalf, and provide a safe workplace.

It is important that you are treated properly and fairly by your employer. Issues which may affect you include not being paid the correct wage; not getting adequate notice before the cancellation of a shift; not being paid superannuation; not being paid for training or extra work hours; being asked to perform work that isn't safe; not getting compensation after being injured at work; or being dismissed unfairly.

## Where to go for help

If you are concerned that you are not being treated fairly there are a number of sources of help and assistance.

The Young Worker Toolkit, which is available at *www.youngworkertoolkit.youth.gov.au*, is an online information source for young people that answers many of the most common questions that new workers have. The Toolkit is particularly useful for students making the transition from school to work or working part time while studying.

If you still have questions, you can find out more information from the following places:

- The Fair Work Ombudsman can tell you what the minimum rates of pay and conditions of employment for your job are. They can also investigate allegations that employers have done the wrong things under workplace laws.
   Call 13 13 94 or chat online with a live help advisor at <u>www.fairwork.gov.au</u>.
- The work health and safety authority in your state or territory can provide advice about safe workplaces. A list of these authorities is in the table at the back of this booklet.
- Your trade union and community legal services such as JobWatch can also help.

## What is a union?

Unions can also provide advice and assistance. Unions are bodies that represent workers to protect their rights, conditions and wages. Many workers become members of unions. Whether you join a union or not is a personal choice. All employees have the right to join, or not join the union that covers their type of employment. Your union may assist you by:

- helping negotiate better wages and conditions in your workplace;
- representing you in workplace issues including termination of employment matters; and
- taking further action to make sure your employer is paying you correctly and providing a safe workplace.

Your trade union will be able to talk to you about the award or agreement which applies to you, answer any questions, and take further action if needed to make sure your employer provides a safe workplace and pays the correct wages and conditions.

Membership of a union is confidential and you do not have to inform your employer or your colleagues. It is against the law for a person to discriminate against you because you are, or are not, a member of a union.

Workplaces have delegates (elected members of the union) who can help you or give you information on joining your specific union.

The Australian Council of Trade Unions (ACTU) is the peak national union body. You can join a union online through the ACTU's website at www.actu.asn.au or by phoning 1300 362 223.

#### ANTI-DISCRIMINATION

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 Australian Human Rights Commission (AHRC) is the administrative body responsible for the implementation of federal human rights and anti-discrimination laws. Information on the current law, complaints procedures and best practice guidelines are available on the website at <u>www.humanrights.gov.au</u> or call 1300 656 419. Each State and Territory also has an Equal Opportunity Commission or an antidiscrimination Commission. For more information about your rights and responsibilities at work, call the ACTU (details above) or visit their Worksite web page at <u>www.worksite.actu.asn.au</u>.

#### **FLEXIBLE WORK ARRANGEMENTS**

This is particularly important if you have a caring role for others, such as a child. Depending on how long you have worked for your employer, if you are a parent of a child who is under school age, or under the age of 18 and has a disability, you have the right to formally request flexible working arrangements from your employer to assist with caring responsibilities. Any flexible working arrangements entered into must be agreed to by you and your employer.

#### **DISABILITY RIGHTS**

The Disability Discrimination Act 1992 makes disability discrimination unlawful and aims to promote equal opportunity and access for people with disabilities.

Under the Act, individuals can lodge complaints of discrimination and harassment with AHRC (using the details listed above).

#### SEX DISCRIMINATION

The Sex Discrimination Act 1984, makes sex discrimination and harassment 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.

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. Talk to a colleague or your boss. You could also contact your union, a lawyer or just talk to your friends about it. If you don't know where to start, you may wish to contact the Fair Work Ombudsman on 13 13 94 or chat online with a Live chat advisor at <u>www.fairwork.gov.au</u> for more information or advice.

## Superannuation

If eligible, your employer has to contribute the equivalent of 9 per cent of your ordinary time earnings into a super fund for you, rising to 12 per cent by 2019-2020. This is an additional amount the employer pays and does not come out of your pay.

Generally, your employer has to pay super contributions for you if you are:

- Over 18; or
- Under 18, paid at least \$450 (before tax) in a calendar month and you work for more than 30 hours in a week.

You may also voluntarily contribute to your super fund. This is a way for you to save now so you have more money in your retirement.

Whilst your retirement seems a long way away now, making the most of your super now means you will have a higher retirement income. But you have to think about it and act on it now.

You may also be eligible to choose your own super fund. Choice of fund allows you to keep your super entitlements consolidated and avoid administration fees across a number of different super funds as you change jobs.

Another benefit of voluntarily contributing to your super is that you may qualify for a super co-contribution from the government. If you are an eligible low or middle-income earner the government will match your voluntary contributions up to a certain limit. Visit the Australian Taxation Office website for more information **www.ato.gov.au**.

## Work health and safety

Workplace health and safety is a significant issue in Australian workplaces. Every year people are killed and many thousands are injured on the job. All workers have the right to a safe and healthy work environment, including freedom from both physical injury and psychological harm.

If you are injured or become ill because of your work you should report it to your employer as soon as possible as you have a right to seek compensation for work related injuries.

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;
- Safe Work Australia;
- Your union;
- Your health and safety regulator; and
- Your health and safety representatives.

Remember, workplace health and safety is your right and your health is the most important asset that you have.

## **Bullying and harassment**

Young men and women can be victims of workplace bullying. This behaviour can range from very obvious verbal or physical abuse to very subtle psychological abuse or sexual harassment. All workers have the right to work in an environment free from bullying, harassment, discrimination and violence. These can be work safety issues. Speak to your work health and safety authority in your state or territory or contact the Fair Work Ombudsman on 13 13 94 or chat online with a Live chat advisor at <u>www.fairwork.gov.au</u> if you feel you are being bullied at work.

## Health

In this section:	Medicare
	Mental health
	Sexual abuse and domestic violence
	Drugs
	Gambling
	Australian Organ Donor Register

## Medicare

Medicare gives you access to free medical care from doctors who bulk-bill and subsidised treatment for those who don't. You need to show your Medicare card when you go to the doctor, specialist, optometrist, dentist (some services only), public hospital, or get prescription medicine from a chemist. If you're aged under 15 and living at home, you're probably on your family's Medicare card. If you're aged under 15 and live away from home, a parent or guardian, and in special circumstances a social or youth worker, can request a card for you. If you're aged 15 or over, you can be copied onto your own card and still remain on your parents' card, or you can transfer onto your own card-this will remove you from your parents' card. To apply for your own card, visit a Department of Human Services Service Centre and complete an Application to copy or transfer from one Medicare card to another form and provide identification.

For more information, call the Department of Human Services on 132 011 or go to humanservices.gov.au/medicare then For individuals and Families > Medicare & you

## Medicare Teen Dental Plan

The Medicare Teen Dental Plan provides financial assistance to help you keep your teeth in good health and encourage you to continue to look after your teeth. This year the Medicare Teen Dental Plan voucher for a preventative dental check is to the value of \$163.05. You may use the voucher for a preventative dental check provided between 1 January 2012 and 31 December 2012.

# What can the voucher be used for?

The voucher helps pay for an annual preventative dental check which consists of an oral examination, a scale and clean, fluoride treatment, oral hygiene instruction, dietary advice and/or sealing of pits or cracks in a tooth (fissure sealing).

# Am I eligible for a preventative dental check?

You may be entitled for a Teen Dental voucher if you are aged between 12 and 17 years, eligible for Medicare, and receiving certain government payments individually or as part of a family.

## Can I use the voucher if I have private health insurance?

Yes, you can use the voucher if you also have private health insurance. However, if you claim this service using the voucher you may not 'top up' from your private health insurer for any additional costs for this preventative dental check.

#### How often will I receive a voucher?

As long as you remain eligible, a voucher will be issued each calendar year.

For more information about the Medicare Teen Dental Plan go to

*humanservices.gov.au/teendental* or visit your local Service Centre.

## Mental health

Maintaining good mental health is just as important as maintaining your physical health. Mental health determines how we think and feel about ourselves and our world. It's about how we manage our everyday lives, like making and keeping friends, getting along with our family and other pressures you might face. Around 18 per cent of all Australians suffer from mental health problems, so it's not uncommon. If you feel that there are issues at school or at home that are becoming too difficult to manage on your own - you are not alone - there are people you can talk to. This could be your parents/guardians, a school counsellor, or a friend. If you would prefer to talk to someone you don't know, you may wish to call the numbers below and you'll be able to speak to a counsellor confidentially. There are also some great online resources which include information about mental health and support available that may be of assistance.

#### headspace *www.headspace.org.au*

Kids Help Line (for 5 to 25 year olds in Australia) 1800 551 800 Online counselling available at

#### www.kidshelpline.com.au

Lifeline 131 114 24 hour Crisis Hotline www.lifeline.com.au

beyondblue **www.beyondblue.org.au** 

Reach Out! <u>www.reachout.com.au</u>

# Sexual abuse and domestic violence

Sexual and/or physical violence of any kind is intolerable and against the law. If you are being abused by somebody, or you know of anyone who is being abused, seek help immediately. Levels of sexual abuse and domestic violence are high in Australia, with one in four women experiencing abuse at some point in their life. Sexual abuse happens to men and women, but more often to women. There are many people who are highly qualified to help victims of abuse. Please consult the relevant details in the 'Handy Contacts' section of this book for more information.

## Drugs

There are many kinds of drugs in Australia, some of them legal for those over 18 years of age, some illegal. All illegal drugs can have negative impacts on your mental and physical health, your relationships, and your life in general, as can many legal drugs if used wrongly or to excess.

Many drugs (including legal drugs like tobacco) are highly addictive. It is important to know all the facts and understand the risks before you come into contact with drugs. You would be better off avoiding all drugs, particularly illegal drugs. Many drugs contain unidentified poisons, and can cause severe reactions. You should always call an ambulance immediately if you or your friends have a bad reaction to a drug. It is more important to save a life than worry about getting in trouble. The hospital won't call the police.

You should never take drugs because of peer-group-pressure, or to escape feelings of undiagnosed depression or anxiety. Remember that there can be severe penalties if you are caught taking or carrying drugs. Drugs can be addictive, dangerous to your health and may lead to trouble with the police. For more information about drugs, try the Australian Government's National Drugs Campaign Youth website at <u>www.drugs.health.gov.au</u>. Remember, even if you think you have made a mistake and have started taking drugs, you can always stop. Many people are available to help you stop – you just need to ask for help.

Government's National Drugs Campaign Youth website at *www.drugs.health.gov.au*.

## Gambling

Only people aged 18 years 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 Kids Help Line on 1800 551 800.

## Australian Organ Donor Register

Organ and tissue donors save and transform lives. One donor can save the lives of up to 10 people and significantly improve the lives of dozens more. Almost 1700 Australians are waiting for the gift of a transplant at any one time. Discover the facts at <u>www.donatelife.gov.au</u> so that you can make an informed decision about becoming an organ and tissue donor. Once you have made a decision, you can register your donation decision on the Australian Organ Donor Register online at <u>www.humanservices.gov.au</u> organdonor or by phoning 1800 777 203.

The most important thing you need to do is to discuss your donation wishes with your family. In Australia, family consent is always sought before donation can proceed. Everyone has their own reasons for becoming a donor, and it is important that your family and friends understand those reasons. They will be asked to confirm your wishes so they need to know, and it's important you also know their donation wishes.

Further information, contacts and resources, including donor family and transplant recipient stories, are available at <u>www.donatelife.gov.au</u>

# Financial Assistance

# In this section:Youth AllowanceWill I have to do education and training?Non-Government assistance

Whether you decide to study, train or look for a job, there may be some kind of financial assistance available to you. Whether it's money for study or subsidies for your employer, application forms have to be completed and lodged quickly otherwise you could miss out on part of your entitlement.

## Youth Allowance

Youth Allowance provides assistance for young people who are studying full-time, undertaking a full-time Australian Apprenticeship or training and/or looking for work. It may also provide assistance for young people who are ill or temporarily incapacitated. Youth Allowance allows young people to stay on the one payment as they move between looking for work, studying, training or undertaking an Australian Apprenticeship as long as obligations are met.

The amount of Youth Allowance you receive depends on whether:

- Your, your parents'/guardians' or your partner's income and assets are above a certain amount;
- You are independent;
- You have to live away from your permanent home to study;
- You have a partner; and/or
- You have children.

The Government has changed Youth Allowance which means that more young people are now eligible for support. You can view the current payment rates for Youth Allowance on the Centrelink website at:

## <u>www.centrelink.gov.au/internet/internet.nsf/</u> payments/ya\_rates.htm

Call 13 24 90, visit <u>www.centrelink.gov.au</u> or call into your nearest Centrelink office for more information about Youth Allowance.

## Non-Government assistance

There is also assistance from other sources for students. Many universities, TAFE's and other organisations offer scholarships to students continuing study based on excellence or financial need. For more information check out prospective university and TAFE websites.

# Indigenous Youth

## In this section:

ABSTUDY – The Aboriginal and Torres Strait Islander Study Scheme

Indigenous Youth Leadership Program

Indigenous Youth Mobility Program

Indigenous Tutorial Assistance Scheme

Indigenous Cadetship Support

Indigenous Wage Subsidy

Commonwealth Scholarships Program

Governor-General's Indigenous Student Teacher Scholarship Program

Australian Defence Force Pre-Recruitment Course

Employment Opportunities in the Australian Public Service

Indigenous Employment Line

Some special programs exist for Indigenous (Aboriginal or Torres Strait Islander) youth in Australia. These are designed to assist Indigenous youth in a variety of areas, from payments to leadership programs to isolated youth support. For more information about any of the programs, contact your local Federal Member of Parliament.

## ABSTUDY – The Aboriginal and Torres Strait Islander Study Scheme

ABSTUDY provides a means-tested living allowance and other supplementary benefits to eligible secondary and tertiary students. Primary students living at home and aged 14 years or more on 1 January in the year of study may also be eligible for assistance. ABSTUDY is delivered by Centrelink.

For more information about ABSTUDY you can go into any Centrelink office or call the ABSTUDY Hotline on **132 317**.

## Indigenous Youth Leadership Program

The Indigenous Youth Leadership Program provides scholarships for Indigenous young people to access educational opportunities at high performing secondary schools and Universities. The Program aims to ensure that Indigenous youth, mainly from remote areas, receive the educational opportunities and experiences they need to take on future leadership roles in their communities. Students also receive mentoring, targeted orientation, study tours and practical leadership experiences. For more information go to:

<u>www.deewr.gov.au/iylp</u> or email <u>iylp@deewr.gov.au</u>.

## Indigenous Youth Mobility Program

The Indigenous Youth Mobility Program is providing opportunities for young Indigenous people mainly from remote Australia to move to a major centre to participate in pre-vocational training, Australian Apprenticeships, Certificate Courses and University courses such as those leading to nursing, teaching, accounting and business management qualifications. For more information go to <u>www.deewr.gov.au/iymp</u> or <u>email iymp@deewr.gov.au</u>.

## Indigenous Remote Service Delivery Traineeships

Indigenous Remote Service Delivery Traineeships have been developed for schools in recognition of the significant barriers to employment and training experienced by young Aboriginal and Torres Strait Islander people in remote communities.

From July 2010 to June 2013, trainees aged between 15 and 24 will be offered places in eligible schools mainly in remote areas around the country. The Traineeships provide qualifications in vocations including teacher's assistant, ground keeping and administration.

For information go to *www.deewr.gov.au/irsdt* or email

indigenoustraineeships@deewr.gov.au.

## Indigenous Tutorial Assistance Scheme

The Indigenous Tutorial Assistance Scheme provides supplementary tuition to support eligible Aboriginal and Torres Strait Islander students studying at University. It aims to assist to successfully complete units in their formal course of study where they may be at risk of failing. More information is available from the Indigenous Centre/Support Unit at funded universities.

## Indigenous Cadetship Support

Indigenous Cadetship Support is aimed at improving job prospects of Aboriginal and Torres Strait Islander students. It achieves this through linking full-time Aboriginal and Torres Strait Islander students undertaking post secondary studies with employers who can give them work placements and ongoing employment once they finish their studies. For more information go to <u>www.ics.deewr.gov.</u> <u>au</u>, email <u>ics@deewr.gov.au</u> or call 1802 102.

## Indigenous Wage Subsidy

Indigenous Wage Subsidy is an incentive paid to employers for the employment of eligible Aboriginal and Torres Strait Islander peoples in sustainable jobs. For more information go to: <u>www.deewr.gov.au/iws</u> or call 1802 102

## Commonwealth Scholarships Program

The Commonwealth Scholarships Program aims to support Indigenous students from low socioeconomic status backgrounds and regional and remote areas with the costs of higher education. The program is administered on behalf of the Australian Government by eligible universities. Universities are responsible for conducting their own application and selection procedures on the basis of guidelines issued by the Commonwealth. Potential applicants need to direct their enquiries on application procedures, deadlines, etc to the university where they are studying or plan to study. For more information contact the scholarships office at the university where you are studying or plan to study or visit www.deewr.gov.au/ highereducation/programs/studentsupport/ commonwealthscholarships.

## The Governor-General's Indigenous Student Teacher Scholarship Program

The Governor-General's Indigenous Student Teacher Scholarship Program aims to assist and support Aboriginal and Torres Strait Islander university students to obtain a teaching degree. For more information visit <u>www.deewr.gov.au/</u> <u>indigenousteacherscholarships</u>.

## Australian Defence Force Pre-Recruitment Course

The Indigenous Pre-Recruitment Course is an 8-week program designed to prepare Aboriginal and Torres Strait Islander Australians, who have finished school, for the ADF recruiting processes. For more information visit <u>www.defencejobs.</u> gov.au/indigenous/supportPrograms.aspx.

# Employment opportunities in the Australian Public Service

The Australian Public Service Commission (APSC) coordinates recruitment of Aboriginal and Torres Strait Islander students and graduates in over 40 Australian Government agencies. For more information visit *www.apsc.gov.au/indigenous/recruitment. htm#graduates*.

## **Indigenous Employment Line**

The Indigenous Employment Line provides information on Aboriginal and Torres Strait Islander employment programs. Phone 1802 102.

## Community

Are you thinking of moving out? Getting your own car? Travelling around Australia, or even overseas? You can do all these things but you need to get a few things in place first. This section tells you how to go about setting up your life after school.

## Tax File Number

If you are going to look for work or apply for benefits such as Youth Allowance or a loan under the Higher Education Loan Program (HELP), you need to have a tax file number (TFN). Your TFN is a unique number the ATO gives you to access Government services, lodge a tax return and helps your employer take out the correct amount of tax from your salary and wages on your behalf.

## HOW DO I GET ONE?

It is much easier to get a TFN while at school using the Tax file number – application or enquiry for a secondary school student form. If your school does not participate in the TFN program (ask your careers advisor if you're not sure), you can check out other options by going to the ATO website <u>www.ato.gov.au</u> and searching for "getting a tax file number".

## WHAT HAPPENS IF I DON'T GET ONE?

If you don't get a TFN, any income or benefit you receive will be taxed at the highest rate.

Although you may be able to claim this back at the end of the financial year, you will need a TFN

to lodge your tax return and it is more money out of your pocket in the meantime.

## 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 by agreeing to sign up for any plan. Make sure you read all the information first, and ask a second opinion of a parent or friend; and
- Ask questions don't be embarrassed.

## **FOCUS ON FEES**

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 debt off at the right time. Check credit unions as well, as they often have lower fees and charges.

### CHOOSING AN 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 years of age 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 accounts?
- 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 \$1.00 to open an account.

For more information about financial tips and safety checks, go to the Australian Securities and Investment Commission's (ASIC) money Smart Under 25's web page at:

www.moneysmart.gov.au/toolsand-resources/information-for/ under25s?referrer=fido.gov.au.

## **Enrolling to vote**

Voting – we all know it's part of turning 18. It's also your chance to have a say in who runs your country. To be able to vote you need to make sure your name is on the electoral roll. The electoral roll is the list of eligible citizens who are registered to vote in Australian elections.

If this is your first time enrolling to vote you probably have lots of questions – so here are some answers.

#### WHO CAN ENROL TO VOTE?

It is compulsory by law to enrol and vote in federal elections if you are an Australian citizen aged 18 years or older. If you're eligible and you don't enrol, you could be fined.

If you're 16 or 17, you can enrol now so you're ready to vote in federal elections when you turn 18.

#### HOW DO I ENROL TO VOTE?

How do I enrol to vote?

Enrol today in just 3 easy steps:

- 1. Go to *www.aec.gov.au/enrol* to get started
- 2. Complete the online enrolment form, print and sign it
- 3. Return your form to the AEC.

Once your form has been received then processed by the AEC, you will be sent a confirmation that you are enrolled to vote.

You only need the one form to enrol for federal, state and local government elections.

#### CAN I ENROL ONLINE?

You can fill in the form online but you still need to print, sign and return it to the AEC.

#### CAN I ENROL OVER THE PHONE OR BY EMAIL?

No – you can only enrol by completing, signing and sending in an enrolment form. However, you can send the AEC a scanned copy of your enrolment form via email.

#### WHAT IF I MOVE HOUSE AFTER I ENROL?

If you're moving out of home or going away to university, you need to update your enrolment with your new address. You can do this online at **www.aec.gov.au/enrol**.

If you don't, your name could be removed from the electoral roll and you may not be able to vote.

#### WHAT IF I'M GOING OVERSEAS?

If you are going overseas for a holiday or a longer period of time,you need to let the AEC know. For more information, visit *ww.aec.gov.au*.

#### CAN I WAIT UNTIL AN ELECTION TO ENROL?

The electoral roll closes quickly after an election has been called and if you're not on it, you can't vote. An election can be called at any time. Enrol now so you don't miss out!

#### I'M NOT SURE IF I'M ENROLLED.

To check if you are enrolled to vote, go to **www.aec.gov.au/check** or call 13 23 26.

#### WHO IS THE AEC?

The Australian Electoral Commission (AEC) is responsible for conducting federal elections and referendums and maintaining the Commonwealth electoral roll.

#### **More information**

Web:	www.aec.gov.au
Phone:	13 23 26

#### **AUSTRALIAN YOUTH FORUM**

Have you got ideas on how to make Australia a better place to live and work? Do you want to suggest a change to the way Australia is run? Or have you got a story that shows how everyone's life journey is different? The Australian Youth Forum (AYF) provides you the opportunity to be heard.

The AYF invites all young people to share their own point of view and innovative ideas. We do this through a number of initiatives, including discussion topics on the AYF website, forums and community activities. The AYF provides the input of young people to the Minister for Youth, relevant Government Departments and Parliamentary enquiries.

In 2012, the AYF has hosted discussions on a range of topical issues including the use of gift cards, the Marriage Equality Amendment Bill and proposed changes to health and physical education in the new Australian Curriculum.

Want to get involved? Visit the AYF website <u>www.youth.gov.au/ayf</u> for more information or connect with the AYF Steering Committee via <u>facebook.com/AustralianYouthForum</u>.

#### VOLUNTEERING

Most community organisations, advocacy groups and representative organisations operate with very low budgets and primarily on a volunteer basis. This means they do not function without people donating their time to help. Volunteering can give you opportunities to:

- Show an employer you're really keen to work;
- Be more involved in your community;
- Share and broaden your knowledge using your existing skills, or develop new ones;
- Work for a cause you think is important;
- Meet people, including friends and future employers; and
- Have fun!
- If you don't know what's on offer, visit <u>www.community.gov.au</u> for information and links on how to get involved in your local community.

## **Getting your licence**

The age you can get your driver's licence depends on the State or Territory you're living in. Talk to your family about this. Can they teach you? Can you save up so that you can pay for lessons? Remember to start driving in a quiet street and be mindful of the other traffic. Also remember to drive safely. Your life, the lives of your passengers, other drivers and pedestrians are in your hands.

There are different permit requirements for most states. These include the Learner's Licence (L's) and the Probationary Licence (P's). Don't worry if you don't pass your driving test the first time. Not everyone is successful at the first attempt – just keep practising.

Contact details for your State or Territory are as follows:

New South	Wales
132 213	<u>www.rta.nsw.gov.au</u>
Victoria	
131 171	www.vicroads.vic.gov.au

South Austral	ia
131 084	<u>www.transport.sa.gov.au</u>
Tasmania	
1300 135 513	<u>www.transport.tas.gov.au</u>
Western Austr	ralia
131 156	<u>www.dpi.wa.gov.au/licensing</u>
Queensland	
132 380	<u>www.transport.qld.gov.au</u>
Northern Terri	itory
1300 654 628	<u>www.nt.gov.au/transport/mvr</u>
Australian Cap	oital Territory
132 281	<u>www.rego.act.gov.au</u>

## Your civil rights

Everybody has rights and responsibilities in Australian society and by understanding your rights you will be better able to 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 on licensed premises. Depending on what State you are in and the conditions of your licence, young drivers often 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 (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're 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 or Territory you live in, the police may not be able to question you if you are under 18 years of age and do not have a parent or guardian or independent person present. Similar laws apply to fingerprinting, however these depend on which State you live in. To find out your rights for the State/Territory you live in, try visiting <u>www.lawstuff.org.au</u>.

Security guards can ask you to leave an area if you're doing something that is not allowed such as smoking in a non-smoking area, skating in areas where it is not permitted or breaking any other rule which is set by the owner/ operator of a venue. If you refuse to leave a particular area, they may use reasonable force to remove you from that area. They may not use excessive force or arrest, detain or question you on a suspicion that you have committed an offence. They may arrest you if you are committing an offence - this is called a citizen's arrest – and they may search your bag if you give them permission, but not without your consent. They may not ask you to leave an area based on your age, race, sexual preference, illness or any other discriminatory basis. Railway police and ticket inspectors may ask you for your name and address and you must provide this to them, just as you must give your name and address to the police. They may only detain or arrest you if they believe on reasonable grounds that you will not go to court and they may only use reasonable force.

## 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 that 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. This will give you a rough idea of how much rent you can afford to pay. A good rule of thumb is that 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.

## Renting

## WHERE TO START LOOKING?

## Newspapers

Look in the classified section under the headings: 'To Let' and 'Accommodation Vacant'. You could also consider advertising under Accommodation Wanted in the newspaper. Saturdays are the most popular day for advertising accommodation, so get up early to search the papers and make inquiries about opportunities to inspect a property of interest to you. Wednesdays are also a good day. Most papers now have all of their advertised rental properties online. Check your local paper for their website details. 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.

## Real estate agents

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

## Free community newspapers

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

## **Community noticeboards**

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

## WHAT TO PAY?

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

## Always get receipts

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

## Bonds

You will need to pay a bond to the landlord or real estate agent before you move into the house or flat. It is held to cover the cost of any unpaid rent or damage which you may cause to the property. A landlord can't charge you more than four weeks rent for a bond. The landlord or real estate agent has to lodge your bond money with the rental bonds board in your State/Territory. You should then get an Advice of Lodgement form from the Office of rental bonds.

#### **CONDITION OF PREMISES**

When you sign a lease, you should also be given a 'Condition of Premises' report. This lists all the rooms and fittings (such as carpets, curtains, and light fittings) in the property and their condition. The landlord should complete the Condition report and give you three copies within a day of you moving in. Check the report and write down any disagreements you have about the condition of the property. You then keep a copy for yourself and give the others back to the landlord.

If this is your first time renting—ask someone more experienced to do it with you. Two sets of eyes are better than one. This is really important protection for you. Make sure you write down all the problems there are, like stains on the carpets, cracked windows etc. most disputes when you get your bond back are caused by disagreements about whether or not damage was caused by you as the tenant. You need to protect yourself as much as possible from such disputes by keeping all the evidence you can. You may even consider taking photos of the property while you are filling in a condition of premises form.

## **RENT INCREASES**

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

## REPAIRS

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

### ACCESS AND PRIVACY

Your landlord has certain rights of access, but it's definitely not 'open house'. Your landlord can enter your home to inspect the property; carry out repairs; or show the property to prospective tenants or buyers, but they must give you reasonable notice they are coming. For more information on renting, call or visit the website of your local Tenants Union.

### **GETTING CONNECTED**

## THE ESSENTIAL SERVICES

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

#### **Getting wired**

Before you move in you should contact the electricity company to arrange for the electricity to be connected. To have electricity connected, you simply need to fill out an application form, provide proof of your identity, and pay the establishment fee. This charge will be added to your first bill.

#### Getting the gas

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

# Handy contacts

Name/Location	Phone number	Website
Australian Apprenticeships referral line National	133 873	www.australianapprenticeships.gov.au
Australian Council of Trade Unions	155 075	
National	1300 362 223	<u>www.actu.asn.au and</u> <u>www.worksite.actu.asn.au</u>
Australian Electoral Commission National	132 326	www.aec.gov.au
Australian Organ Donor Register National	1800 777 203	www.humanservices.gov.au
Australian Job Search		www.jobsearch.gov.au
Australian Securities and Investment Commission's (ASIC) FIDO youth webpage		www.fido.asic.gov.au/fido/fido.nsf/ byHeadline/Young%20Investor
Australian Tax Office National	132 861 or 131 020	www.ato.gov.au/youth and www.ato.gov.au/super
Beyondblue		www.beyondblue.org.au
Centrelink National	132 490	www.humanservices.gov.au
Department of Families, Housing, Community Services and Indigenous Affairs National	1300 653 227	www.fahcsia.gov.au
Drug and Alcohol Information Service		
New South Wales	(02) 9361 8000 or 1800 422 599	
Northern Territory	(08) 8922 8399	
Queensland	(07) 3236 2414 or 1800 177 833	
South Australia	(08) 8363 8618 or 1300 131 340	
Tasmania	(03) 6222 7511 or 1800 811 994	
Victoria	(03) 9416 1818 or 1800 888 236	
Western Australia Australian Capital Territory	(08) 9442 5000 or 1800 198 024	
Emergency National	000 112 from mobiles	
Family Planning Association National	1300 658 886	www.fpnsw.org.au
<b>Greening Australia</b> National	(02) 6202 1600	www.greeningaustralia.org.au
Going to Uni National		www.goingtouni.gov.au

Name/Location	Phone number	Website
	Phone number	website
Human Rights and Equal Opportunities		
Commission National	1300 656 419	
	1300 050 419	www.hreoc.gov.au
Job Guide		
National		www.jobguide.deewr.gov.au
Kids Helpline		
National	1800 551 800	www.kidshelpline.com.au
Lawstuff		
National		<u>www.lawstuff.org.au</u>
Lifeline (24 Hour Crisis Hotline)		
National	131 114	www.Lifeline.com.au
Marie Stopes International		www.abortionhelp.com.au or
National	1800 003 707	www.mariestopes.com.au
Medicare		
National	132 011	www.humanservices.gov.au
National Drugs Campaign		<b></b>
National		www.drugs.health.gov.au
		www.urugs.neurin.gov.uu
National Training Information Service		
National		www.ntis.gov.au
National Union of Students (NUS)		
National	(03) 9650 8908	www.unistudent.com.au
Reach Out		
National		www.reachout.com.au
Road Traffic Authority		
New South Wales	132 213	www.rta.nsw.gov.au
Victoria	131 171	www.vicroads.vic.gov.au
South Australia	131 084	www.transport.sa.gov.au
Tasmania	1300 135 513	www.transport.tas.gov.au
Western Australia	131 156	www.dpi.wa.gov.au/licensing
Queensland	132 380	www.transport.qld.gov.au
Northern Territory	1300 654 628	www.nt.gov.au/transport/mvr
Australian Capital Territory	132 281	www.rego.act.gov.au
Sexual Assault and Violence services		
Australian Capital Territory	(02) 6280 0900	
New South Wales	1800 656 463	
Northern Territory	1800 019 116	
Queensland	1800 811 811	
South Australia	1300 782 200	
Tasmania	1800 633 937	
Victoria	1800 015 188	
Western Australia	1800 199 008	

Name/Location	Phone number	Website
Rape Crisis Centre	(00) (0 47 0 5 0 5	
Australian Capital Territory	(02) 6247 2525	
Rape Crisis Centre	(02) 9819 6565 or	
New South Wales	1800 424 017	www.nswrapecrisis.com.au
Sexual Assault Referral Centre		
Northern Territory	(08) 8951 5884	
Sexual Assault Helpline		
Queensland	1800 010 120	
Rape & Sexual Assault Service		
South Australia	1800 817 421	
Sexual Assault Support Service (Yarrow PI)		
Tasmania	(03) 6231 1811	
Centre Against Sexual Assault (24 hours)		
Victoria	1800 806 292	
Sexual Assault and Referral Centre	1000 000 252	
(24 hour Crisis Line)	(08) 9340 1820 or	
Western Australia	1800 199 888	
TAFE		
IAFE New South Wales	131 601	www.tafensw.edu.au
Victoria	131 823	<u>www.tarensw.edu.au</u> <u>www.otte.vic.gov.au/vetVTI.asp</u>
Queensland	131 825	www.tafe.gld.edu.au
Western Australia	1800 999 167	www.tafe.wa.edu.au
South Australia	1800 999 187	www.tafe.sa.edu.au
Tasmania	1300 655 307	www.tafe.tas.edu.au
Australian Capital Territory	(02) 6207 3100	www.cit.act.edu.au
Northern Territory	(02) 0207 3100	www.cdu.edu.au
Telstra		
National	132 200	www.telstra.com
	132 200	
Tenant's Union Advice for renters	(02) (247 2011	www.tenantsact.org.au
Australian Capital Territory	(02) 6247 2011	www.tenants.org.au
New South Wales	1800 251 101	http://www.dcls.org.au/tennants_advice.
Northern Territory	(08) 8941 3394	html
Queensland	(07) 3257 1108	www.tuq.org.au
Tasmania Victoria	1300 652 641 (03) 9416 2577	www.tutas.org.au
Western Australia	1800 621 888	www.tuv.org.au
	1000 021 000	www.taswa.org
Tertiary Admissions Centres	(02) 0752 0200	unuu uga odu
New South Wales and Australian Capital Territory	(02) 9752 0200	www.uac.edu.au
Victoria	1300 364 133 1300 467 822	www.vtac.edu.au
Queensland		www.qtac.edu.au
Western Australia South Australia	(08) 9318 8000 1300 138 440	<u>www.tisc.edu.au</u> www.satac.edu.au
South Australia Tasmania	(03) 6226 2999	<u>www.satac.eau.au</u> www.utas.edu.au
Northern Territory	(03) 8228 2999	www.utas.eau.au www.cdu.edu.au
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Young Worker Toolkit		Youngworkertoolkit.youth.gov.au
FairWork Ombudsman National		
(information on wages)		http://www.fairwork.gov.au/awards/
National	13 13 94	pages/default.aspx
Fair Work Ombudsman		http://www.fairwork.gov.au/Pages/
National	13 13 94	default.aspx_

Jurisdiction	OHS contact number	Workers' Compensation contact number
Commonwealth	Comcare: 1300 366 979	Comcare: 1300 366 979
Queensland	Workplace Health and Safety Queensland: 1300 369 915	WorkCover Queensland: 1300 362 128
New South Wales	WorkCover NSW: 13 10 50	WorkCover NSW: 13 10 50
Victoria	WorkSafe Victoria: 1800 136 089	WorkSafe Victoria: 1800 136 089
South Australia	SafeWork SA: 13 18 55	WorkCover SA: 13 18 55
Tasmania	Workplace Standards Tasmania: 1300 366 322	WorkCover Tasmania: 1300 776 572
Western Australia	WorkSafe WA: 1300 30 78 77	WorkCover WA: 1300 794 744
Northern Territory	NT WorkSafe: 1800 019 115	NT WorkSafe: 1800 250 713
АСТ	WorkSafe ACT: 6207 3000	WorkSafe ACT: 6207 3000

# Please take the time to complete this short survey

**What do you think?** In order for me to do my job of representing you to be best of my ability, I need to know what you think of this information booklet.

WAS THIS BOOKLET USEFUL?	WOULD YOU LIKE A COPY OF THIS SENT TO A FRIEND?
Yes No	Yes No
Had some useful information	NAME
DID IT CONTAIN ALL THE INFORMATION YOU NEED?	ADDRESS
WHAT EXTRA INFORMATION DO YOU NEED?	POSTCODE
	EMAIL
	PHONE
	YOUR DETAILS (OPTIONAL INFORMATION) Your age Sex M F
	ADDRESS
	POSTCODE
	EMAIL
	PHONE

Thank you for taking the time to complete this short survey



## When complete please return this survey to my office:

Anthony Albanese FEDERAL MEMBER FOR GRAYNDLER 334a Marrickville Road, Marrickville NSW 2204 T: 02 9564 3588 F: 02 9564 1734 E: A.Albanese.MP@aph.gov.au Website: www.anthonyalbanese.com.au Twitter: @AlboMP