

SCHOOL LEAVERS KIT



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 will face unique challenges during the transition to adult life, so it's important to have support.

This kit aims to help young people get all the relevant information they need from one place. It can help you make decisions about university and TAFE and offers advice on money, health, work and other situations 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 youth
Rights at work	Community
Health	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, as your local member, on behalf of young people in our area.

If you can't find the answers you are looking for, please do not hesitate to email me at **a.albanese.mp@aph.gov.au**.

Please note that the information in this kit is current as at December 2014.

I hope you find it helpful.

Yours sincerely,

A handwritten signature in blue ink that reads "Anthony Albanese".

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

In this section:

Considering your options
TAFE and other Registered Training Organisations
The VET FEE-HELP Assistance Scheme
Australian Apprenticeships
Universities and other higher education providers
Student Income Support Benefits
Jobs and work
Work as a contractor
Jobs Services Australia

Considering your options

Planning what you want to do with your life can be confusing 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 starting point is to think about what appeals to you work-wise, and what you're 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.education.gov.au are internet resources that can help you identify your strengths and interests. They provide an in-depth look at a range of occupations and the sort of training you

need to get there. This may include a degree, certificate or diploma, an apprenticeship, or

in some cases, on-the-job training. Your school career adviser, teachers or your parents/guardians can also help you find out where you can get the necessary skills and qualifications.

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 to up to a few years.

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

To find out what course options are offered, you can obtain a copy of your local TAFE Handbook, which is available at newsagents, TAFE colleges or from your school.

Alternatively check out the National Training Information Service website

www.training.gov.au or
www.myfuture.edu.au.

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

www.training.nsw.gov.au

State Training Services Centres 13 28 11

The VET FEE-HELP Assistance Scheme

VET (Vocational Education & Training) 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 www.studyassist.gov.au or by calling **1800 020 108**.

Australian Apprenticeships

Australian Apprenticeships (sometimes referred to as 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 Apprentice you can combine working with training, and can be either full-time, part-time or school-based. When you finish your Australian Apprenticeship, you'll have a nationally recognised qualification.

Apprentices are 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 as all other workers in Australia.

An Australian Apprenticeship can take from one to four years to complete, depending on the type of 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 further 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.

Acceptance into university or other higher education providers is usually based on your performance in the HSC.

Some courses also involve multiple tests and additional requirements. Make sure you 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. Your teachers or careers advisor can offer assistance, 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 particular 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 news agencies, or you will be given one by your school

CONTACT THE FOLLOWING ORGANISATION FOR ADVICE AND INFORMATION:

New South Wales

1300 275 822 www.uac.edu.au

Subsidies and Student Contributions

Under current funding arrangements for Commonwealth-supported students in most universities, the Government pays the majority of course costs while students contribute through the Higher Education Loan Program (HELP) scheme. **This could change as a result of the 2014-15 Budget proposed by the Abbott Government.**

If their proposed changes are supported by the Parliament, from 1 January 2016 the maximum contribution amount for students at universities and other higher education institutions **will be removed**, and the

Commonwealth subsidy paid towards the cost of the course will be reduced. Universities and higher education institutions will be able to determine the fee they charge Commonwealth-supported students.

Students will continue to be able to defer repayment of their student contribution through the HELP. Higher education graduates will not be required to commence repayment of their HELP debt until their income reaches the minimum repayment threshold, which is estimated to be \$50,638 in 2016-17. See www.studyassist.gov.au for more information.

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 <http://www.myfuture.edu.au> and search for a relevant scholarship or bursary that may help you with course fees.

The cost of a degree from each university or higher education provider may vary. Make sure that you check the cost of your degree before enrolling. Each university or 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 or higher education provider administration, or with any of your academic staff, you can contact its student organisation for assistance.

Student Income Support Benefits

There are a range of payments available to support eligible students who are undertaking, or planning to undertake,

approved study or an apprenticeship. The amount payable can be affected by your income and assets. These payments include:

1. **Youth Allowance** (Students and Australian Apprentices) – a payment for full-time students and Australian Apprentices generally aged 16 to 24 years old.
2. **Austudy** (Student and Australian Apprentices) – a payment made to full-time students and Australian Apprentices who are aged 25 years and older.
3. **ABSTUDY** (Students and Australian Apprentices) – a living allowance payment plus a range of supplementary benefits for Aboriginal and Torres Strait Islander students aged 16 years or older.

Subject to the passage of legislation, students may also apply for an income contingent loan. *For further information on student support payments please visit www.studyassist.gov.au*

Jobs and work

Finding a job can be difficult, so it's important to prepare carefully. Visiting www.jobguide.education.gov.au will help you find a range of 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*, can provide you with information, training and 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 www.centrelink.gov.au;
- *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 www.jobsearch.gov.au for more information.

As a young person you may be involved in 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 should normally be paid a higher hourly rate for being a casual.

After leaving school you may work full-time. These employees generally work **38 hours per week** and have an ongoing contract of employment. They also have the benefits of sick pay and annual leave.

Work as a contractor

You may be offered work as a contractor. Some employers may suggest you register for an ABN so they can treat you as a contractor, when legally you are an employee. (This could mean you miss out on other entitlements such as superannuation contributions, overtime, annual leave and sick pay).

If you are working regular days and times on an ongoing basis for one employer you are likely to be considered an employee. In that case you should receive superannuation, overtime, annual leave, and sick leave.

For advice on your rights and obligations as an employee, visit www.fairwork.gov.au. You can also contact the ACTU at www.actu.org.au to find out the union that relates to your employment. Your union can give you advice. Visit www.ato.gov.au/abnentitlement to check if you are entitled to register for an ABN.

Job Services Australia

Usually people are referred to Job Services Australia through Centrelink but some eligible job seekers can register directly. To find out if you can do this call **13 62 68** or visit: www.employment.gov.au/jobservicesaustralia

Your Job Services Australia provider can help you to access a variety of training and other assistance programs. They're there to help you find a job, an apprenticeship, or to start your own business.

Applying for a Job

In this section: Resume
 The interview
 Dealing with rejection

Resume

The first thing you need before applying for a job is a resume or curriculum vitae (cv).

Your resume should set out any information that an employer would want to know about your skills, training and experience. Websites such as www.myfuture.edu.au and www.jobguide.employment.gov.au provide helpful hints on preparing a resume.

Your resume will need to include 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

- A brief description of previous jobs and details of any volunteer experience you

may have had, listing your most recent first.

- A report or certificate of work experience undertaken while at school (Check with your school careers adviser to see if this is available).

SCHOOL REPORTS, AWARDS AND CERTIFICATES

- Copies of school reports for at least the last two years and any achievement awards you may have received
- If you have completed a course of study, 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.
- 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.

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
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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

The interview

Do your homework beforehand - having some general knowledge about the company can make a favourable impression on a prospective employer. Be on time and dress appropriately. Try to relax as much as possible during the interview showing **enthusiasm for the organisation** and the type of work you will be expected to do will demonstrate that you're keen and that you take the role seriously.

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 and weaknesses?*
- *Do you work well with others?*
- *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?*

Consider in advance how you could answer these questions. Recognise your strengths and weaknesses and assure the interviewer of your willingness to address challenges, and 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 there can be a lot of competition.

You could contact the organisation and ask for feedback on your resume and interview to better prepare yourself for the next job that you apply for.

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
	Bullying and harassment

The Workplace Relations System

Australia's national workplace relations system is intended to ensure that all employees are treated fairly and decently. It also contains mechanisms for reaching quick and effective resolutions if disputes arise..

These mechanisms include:

- A simple unfair dismissal process and strong protections for freedom of association, including the freedom to join or not join a union.
- The right for employees to bargain collectively with their employer.
- A Fair Work Ombudsman to help employers and employees understand and follow the law.
- An independent umpire – Fair Work Australia – to oversee the system and maintain 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 ensuring a safe workplace.

When you begin work, you agree to provide your labour for an agreed wage.

You should be aware that:

- If you are a new employee you must be provided with a copy of the Fair Work Information Statement, which includes details about the terms and conditions of employment.

- Depending on your employer, you could be covered by a modern award or a State award.
- Your workplace might have its own enterprise or collective agreement covering all employees in the workplace. These agreements will outline your terms and conditions of employment.
- Your award or agreement will include:
 - your job classification;
 - the ordinary hours of work;
 - the wages you earn, including any allowances;
 - any extra rates for overtime, shift work and working on public holidays;
 - your annual leave and personal/sick leave entitlements;
 - what to do if a dispute occurs; and
 - 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.

Remember - 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 payslip within one working day of your pay day so that you can see if you have been paid correctly. To find out what information

should be on your payslip go to www.fairwork.gov.au

Your employer will deduct money from your pay for tax. 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 withhold any amount from your wages unless required to by law, or unless you have agreed to the deduction in writing and it is principally for your benefit.

Where to go for help

If you are concerned that you are not being treated fairly there are a number of avenues where you can seek 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 Fair Work Ombudsman** can inform 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 an adviser at www.fairwork.gov.au
- **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.
- Community legal services such as the Employment Law Service can provide advice, help, and if necessary, representation.

What is a union?

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.

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.org.au or by phoning **1300 486 466**.

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: www.humanrights.gov.au or call **1300 656 419**.

Each State and Territory also has an Equal Opportunity Commission or an Anti-discrimination Commission.

For more information about your rights and responsibilities at work, call the ACTU (details above) or visit their Worksite web page at www.worksite.actu.org.au

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 school age or younger, or under the age of 18 and has a disability, you have the right to formally request flexible working arrangements 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 is illegal and 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, 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 supervisor. You could also contact your union or speak to a lawyer. If you don't know where to start, you may visit the Fair Work Commission website at <https://www.fwc.gov.au/resolving-issues-disputes-and-dismissals/workplace-issues-disputes>

Superannuation

If you're eligible for super guarantee contributions, at least every three months your employer must pay into your super account a minimum of 9.50% of your ordinary time earnings, up to the 'maximum contribution base'. (Note: the rate is subject to change from time to time). This is an additional amount the employer pays and does not come out of your earnings.

Generally, you're eligible 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 at the moment your retirement seems a long way away, making the most of your super means you will have a higher retirement income. 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 useful 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 in particular can be victims of workplace bullying. This behaviour can range from obvious verbal or physical abuse to 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 the 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 www.fairwork.gov.au 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) or public hospital, or when you 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 Medicare card, visit a Department of Human Services Service Centre and complete an Application to copy or transfer from one Medicare card to another form. You will need to provide identification and bank

account details. For more information, call the Department of Human Services on **132 011** or go to www.humanservices.gov.au/medicare

Mental health

Maintaining good mental health is just as important as maintaining your physical health.

Around 18 per cent of Australians suffer from mental health problems, and often these arise for the first time when people are teenagers or young adults. 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. 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 24 hour Crisis Hotline
131 114

Lifeline
www.lifeline.com.au

beyondblue
www.beyondblue.org.au

Reach Out!
www.reachout.com.au

Sexual abuse and domestic violence

Sexual or physical violence of any kind is both wrong and against the law.

If you are being abused by somebody, or you know of anyone who is being abused, it is important you tell someone about it.

Levels of sexual abuse and domestic violence are high in Australia, with one in four women experiencing abuse at some point in their lives. 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. If you need help, or to find someone to talk to, please consult the relevant details in the 'Handy Contacts' section of this book for more information.

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: www.donatelife.gov.au so that you can make an informed decision about becoming an organ and tissue donor. If you would like to become a donor you can record your decision on the Australian Organ Donor Register at: www.humanservices.gov.au/organdonor or by phoning **1800 777 203**.

Being a donor is voluntary and you are able to specify which organs and tissue you wish to donate.

It is crucial that you discuss your donation wishes with your family. In Australia, family consent is always sought before donation can proceed.

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

Financial Assistance

In this section: Youth Allowance
 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

At the time of writing the Government was trying to change the law to prevent the payment of Youth Allowance for the first six months of unemployment for anyone under 30 years of age. This kit will be updated as soon as new information comes to hand.

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 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.

For more information about Youth Allowance rates look on the Centrelink website at:

http://www.centrelink.gov.au/internet/internet.nsf/payments/ya_rates.htm

For information on support for apprentices or other youth support call **13 24 90**; visit www.centrelink.gov.au or call into your nearest Centrelink office.

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

Employment opportunities in the Australian Public Service

APS Indigenous Traineeship Program

Australian Defence Force

ADF Pre-Recruitment Course

Indigenous Wage Subsidy

Some specific programs exist for Indigenous (Aboriginal or Torres Strait Islander) young people in Australia. These are designed to assist in a variety of areas, from payments to leadership programs to isolated youth support.

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 or to those undertaking apprenticeships. 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 **13 23 17**.

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 Australian Government agencies. For more information visit: www.apsc.gov.au/indigenous

APS Indigenous Traineeship Program

The Traineeship Program is an entry level employment program for Aboriginal and/or Torres Strait Islander people. It aims to provide a structured introduction to the skills and knowledge trainees need to commence a successful career in the Australian Public Service.

For more information about the program go to:

www.apsc.gov.au/indigenous/indigenous-pathways/indigenous-traineeships

Australian Defence Force

The Australian Defence Force (ADF) has developed their Indigenous Recruitment Strategy to improve the employment and economic future of Indigenous Australians by increasing their representation in the ADF. The strategy is made up of a range of programs to ensure Indigenous populations in remote, regional and urban communities have increased access and opportunities to join the ADF. For more information see:

www.defencejobs.gov.au/indigenous/supportPrograms.aspx

ADF 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:

www.defencejobs.gov.au/indigenous/supportprograms.aspx

Indigenous Wage Subsidy

Employers who hire an Aboriginal or Torres Strait Islander person can apply for a wage subsidy from the Department of Prime Minister and Cabinet.

Employers can apply by downloading and completing the Indigenous Wages Subsidy Application form from the Department of Employment website or by calling the **Indigenous Employment Line on 1802 102**

Community

In this Section:

Tax File Number
Managing your finances
Enrolling to vote
Volunteering
Getting your licence
Your Civil Rights
Renting
Getting active
Getting connected

Are you thinking of moving out? Getting your own car, travelling around Australia, or even overseas? All of these options are available to you 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 and to lodge a tax return. It 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 easy 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 www.ato.gov.au 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 any forms, 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 payment or credit card 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.

CHOOSING AN ACCOUNT

Here are some things to consider when opening a bank account:

- 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 have a separate savings account?

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:

<http://www.moneysmart.gov.au/tools-and-resources/information-for/under-25s?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 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 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. You are also required by law to keep your enrolment details up to date.

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

HOW DO I ENROL TO VOTE?

Direct enrolment and update

Laws introduced in 2012 allow the Australian Electoral Commission (AEC) to directly enroll you or update your details on the electoral roll based on information from other government agencies such as Centrelink or Roads and Maritime Services.

The AEC will write to you and let you know if they intend to add your name and address to the electoral roll or update your details.

You do not need to reply to the letter if the details are correct. If the details are incorrect, you have 28 days to let the AEC know.

Direct enrolment, however, will not affect everybody.

Other ways to enrol

1. Go to the Australian Electoral Commission (AEC) website at: 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.

Forms are also available at any Australia Post, Medicare, Centrelink or [AEC office](#). 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

WHAT IF I'M GOING OVERSEAS?

If you are going overseas for a holiday or a longer period of time, you can let the AEC know, to avoid being fined for not voting.

For more information, visit

www.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**.

WHAT 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

Volunteering

Most community and not-for-profit organisations operate without very much money, and need volunteers. Volunteering can give you opportunities to:

- Help out in your community and get involved in something you are passionate about;
- Show an employer you're really keen to work;
- Share and broaden your knowledge using your existing skills, or develop new ones;

- Meet people with similar interests to yours, and develop networks, and
- Have fun!

The best way to get involved is to contact an organisation or group you have heard about or support.

You can also visit:

www.volunteering.nsw.gov.au/volunteers/getting-started

Getting your licence

The age you can get your driver's licence depends on the State or Territory you live in.

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.

keys2drive is an Australian Government-funded program. It provides learner drivers and their parents/supervisors with a free driving lesson with a *keys2drive* accredited professional driving instructor.

Go to the website at:

www.keys2drive.com.au for more information.

The **Safer Drivers Course** has been developed by the NSW Government for learner drivers under the age of 25. On completion of the course you will be awarded 20 hours of logbook credit.

For course providers, and for further information about getting your licence, contact Roads and Maritime Services on 13 22 13 or online at: www.rms.nsw.gov.au

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, in a car or on a bike, or on licensed premises.

A zero blood alcohol concentration limit applies to all L and P-plate drivers. When driving, you may be requested to give police a sample of your breath at a random breath test (RBT). You must comply with this request. If your blood alcohol concentration is over the limit you can 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, it is not permitted for you to be physically searched by a male officer. If a police officer believes they have reasonable grounds, they can detain or arrest you. They will inform you that you are to be placed under arrest or detention and why.

If you are under 18 and the police want to question you, there must be an independent adult present who is not a police officer. You have the right to agree to who the independent adult is – perhaps your parent or guardian, or a youth worker or a lawyer. To find out about your rights try visiting www.lawstuff.org.au

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 section,

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.

Renting

WHERE TO START LOOKING?

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.

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.

Most papers now have all of their advertised rental properties online. Check your local paper for their website details

Free community newspapers

Community newspapers are delivered to the majority of homes in local areas 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 who will fit in well with them.

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. Some landlords may ask for two months.

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.

WHAT TO PAY?

Setting up a new home can be expensive. 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.

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 or Territory. You should then get an Advice of Lodgement form from the Rental Bond Board.

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. Most disputes when you want to 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. It's a good idea to take photos of the property while you are filling in a condition of premises form. If there is a yard or garden, make sure you know whether you are supposed to take responsibility for it.

It is important to have a record of how clean the premises are, as landlords may hire a professional cleaner after you've moved out and then want to deduct the money from your bond.

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

Sometimes tenants have difficulty getting landlords to make repairs. If your landlord refuses to make repairs, try writing a letter requesting action. Keep a copy for your records. 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 at www.tenants.org.au

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

Australian Apprenticeships referral line National	13 38 73	www.australianapprenticeships.gov.au/
Australian Council of Trade Unions National	1300 486 466	www.actu.org.au and www.worksite.actu.org.au
Australian Electoral Commission National	13 23 26	www.aec.gov.au
Australian Organ Donor Register National	1800 777 203	www.humanservices.gov.au
Australian Job Search	13 62 68	www.jobsearch.gov.au
Australian Securities and Investments Commission (ASIC) FIDO youth webpage		http://fido.asic.gov.au/fido/fido.nsf/byHeadline/Young%20Investor
Australian Tax Office National	13 28 61 or 13 10 20	www.ato.gov.au/youth and www.ato.gov.au/super
Beyondblue	1300 224 636	www.beyondblue.org.au
Centrelink National – Youth & Students Line	13 24 90	www.humanservices.gov.au
Department of Social Security National	1300 653 227	www.dss.gov.au
Drug and Alcohol Information Services NSW	9361 8000 or 1800 422 599	http://yourroom.com.au/helpines/alcohol-drug-information-service-adis-nsw/
Emergency National	000 112 from mobiles	
Family Planning NSW	1300 658 886	www.fpnsw.org.au

Greening Australia National	1300 886 589	www.greeningaustralia.org.au
Human Rights and Equal Opportunities Commission National	1300 656 419	www.hreoc.gov.au
Job Guide National		www.jobguide.education.gov.au
Kids Helpline National	1800 551 800	www.kidshelpline.com.au
Lawstuff National		www.lawstuff.org.au
Lifeline (24 Hour Crisis Hotline) National	13 11 14	www.lifeline.com.au
Marie Stopes International National	1800 003 707	www.abortionhelp.com.au or www.drmarie.org.au
Medicare National	13 20 11	www.humanservices.gov.au
National Drugs Campaign NSW	9361 8000	www.drugs.health.gov.au/
National Training Information Service National		www.ntis.gov.au
National Union of Students (NUS) National		www.unistudent.com.au
Reach Out National	13 11 14	www.reachout.com.au
Roads and Maritime Services NSW	13 22 13	www.rms.nsw.gov.au
Sexual Assault and Violence services New South Wales	1800 633 063	www.sexualassault.nsw.gov.au
Rape Crisis Centre NSW New South Wales	1800 424 017	www.nswrapecrisis.com.au

TAFE New South Wales		www.tafensw.edu.au
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Telstra National	13 22 00	www.telstra.com
Tenant's Union Advice for renters New South Wales	1800 251 101	www.tenants.org.au
Tertiary Admissions Centres NSW	9752 0200 or 1300 275 822	www.uac.edu.au
FairWork Ombudsman National	13 13 94	http://www.fairwork.gov.au/
Work Health and Safety + Workers' Compensation - Commonwealth	1300 366 979	www.comcare.gov.au
New South Wales	13 10 50	www.workcover.nsw.gov.au