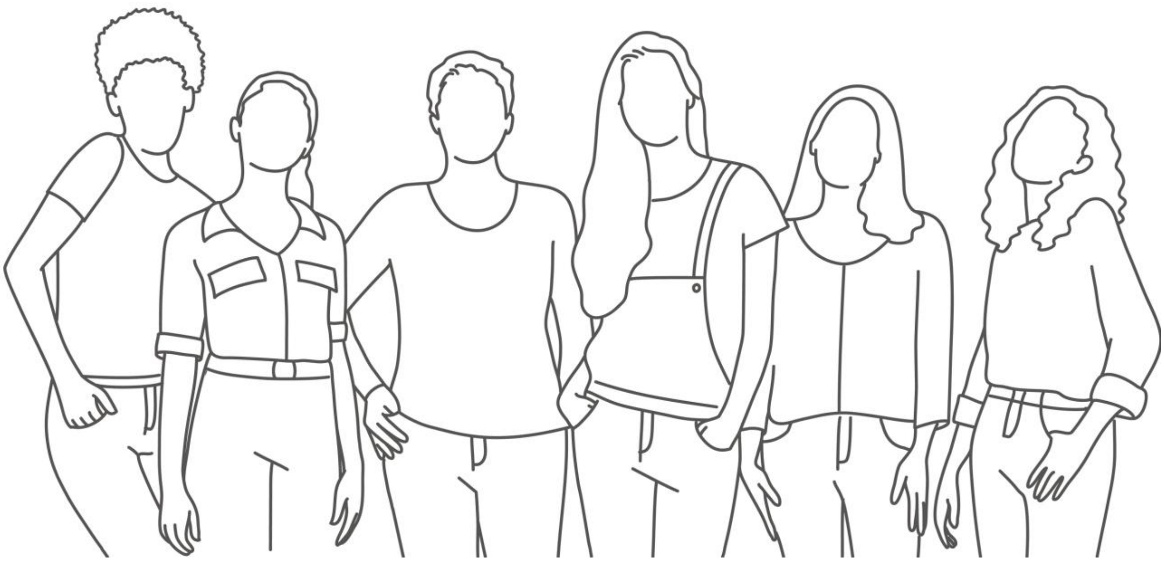
SCHOOL LEAVERS BOOKLET



"It's not about the destination; it's about the journey, and yours is just beginning."

Welcome to your next chapter!

Congratulations on completing your journey with Indie! Finishing school is a huge achievement, and this pack is here to help you take the next step with confidence.

Whether you're:

- Heading to uni or TAFE
- Starting a job or apprenticeship
- Taking a gap year
- Or still figuring things out...

This guide is your go-to for adulting, planning, and thriving.

What's Inside:

- 🔧 Practical tools to help you plan your future
- 🌟 Resources tailored to your strengths and interests
- 💡 Ideas to help you grow and explore new opportunities

There's no one "right" path; just the one that's right for you.

So take your time, trust yourself, and remember: Your strengths are your superpowers.
Let's continue your journey.

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SECTION 1: PATHWAYS AFTER INDIE

INDIE ACADEMY

The Indie Academy is a registered and accredited non-government school designed for young adults aged 19 to 25 who want to complete their secondary studies in a supportive, flexible environment.

Indie Academy.

- Empowers you to take control of your future
- Supports to grow your confidence and independence
- Assist to build real skills and knowledge that matter
- Offers mixed mode delivery, face to face and online.

Indie Academy follows the official senior secondary programs for each state:

- Victoria – VCE Vocational Major (VCE VM)
- South Australia – SACE
- Western Australia – WACE
- Queensland – QCE

These programs are fully recognised and meet all state assessment and reporting requirements.

Want to learn more or apply?

📞 Call: 1800 046 343
📧 Email: enquiries@indieschool.edu.au
🌐 Visit: indieschool.edu.au/academy

You can submit an Expression of Interest (EOI) or get more info directly on the website.

TAFE

TAFE (Technical and Further Education) is where you learn real-world skills to get a job, start a career, or even launch your own business. It's the hands-on alternative to uni.

TAFE offers

🛠 **Practical learning:** less theory, more doing

💼 **Industry-ready:** courses match what employers want

🕒 **Flexible study:** part-time, online, or evening options

🎓 **Uni pathways:** some courses count toward degrees

📚 **Huge variety:** trades, business, health, IT, creative arts

Getting into TAFE is straightforward, but here are a few things to know:

🎂 **Age:** You usually need to be 15 or older to start a TAFE course. At 18, you're good to go!

🎓 **School Level:** Some courses ask for Year 10 or Year 12 completion. It depends on the course.

📚 **Specific Subjects:** A few courses might need you to have done certain subjects at school like Maths or English, especially for things like health, trades, or business.

💰 **Financial Help:** Scholarships, VET Student Loans, Centrelink and / or Fee help – just check with local TAFE.

Visit your state's TAFE website to find out more

VIC - https://www.vic.gov.au/tafe
NSW - https://www.tafensw.edu.au
QLD - https://tafeqld.edu.au
SA - https://www.tafesa.edu.au/
WA - https://www.tafe.wa.edu.au/
TAS - https://www.tastafe.tas.edu.au

Use course search tools to filter by:

- Industry (e.g. health, trades, IT)
- Location
- Course level (Certificate I–IV, Diploma, Advanced Diploma)
- Study mode (online, in-person, blended)

Applying to TAFE – Quick guide

📄 **Get your documents ready**

- Be aware some courses have an application fee.
- Identification such as Birth Certificate and/or Passport
- School records – Year 10 or 12 results
- Extras – Portfolios or other docs (if needed for your course).
- Some courses might ask for an interview or pre-assessment, especially in trades or creative fields.

🌐 **Apply online**

- Most TAFEs let you apply through their website, some campuses also accept paper or in-person applications
- Create an account
- Fill in your details + course choice
- Upload your documents
- Hit submit!

⏰ **Watch the deadlines**

- Application dates vary by course and state
- Popular courses may close early—don't wait!
- Always check your chosen TAFE's website for key dates

📧 **After you apply**

- You'll get a confirmation email
- Some courses may ask for an interview or extra steps
- If accepted, you'll receive an offer letter with course details, fees, and orientation info

💰 **Enrol and pay**

- Enrol online or at campus once you get your offer
- Pay your fees via: Credit card, BPAY, or direct depo
- Payment plans or financial help may be available

💡 **Tips for success:**

Here are some simple but powerful ways to stay on track as you take your next steps:

- **Reach out for help**
  If you're unsure about anything, contact your TAFE's Help Centre — they're there to support you.
- **Use career and student support services**
  Most TAFEs offer career counselling and student support. Whether you need help choosing a course, writing a resume, or managing stress, they've got your back.
- **Stay organised**
  Keep track of important dates, application deadlines, and documents. Use a planner, calendar app, or checklist to stay on top of things.
- **Check for application fees**
  Some courses may have a fee to apply — make sure you know what's required before you submit.
- **Plan Your Time**
  Think about how you'll balance study, work, and life. It's okay to start small and build up as you go.

UNIVERSITY

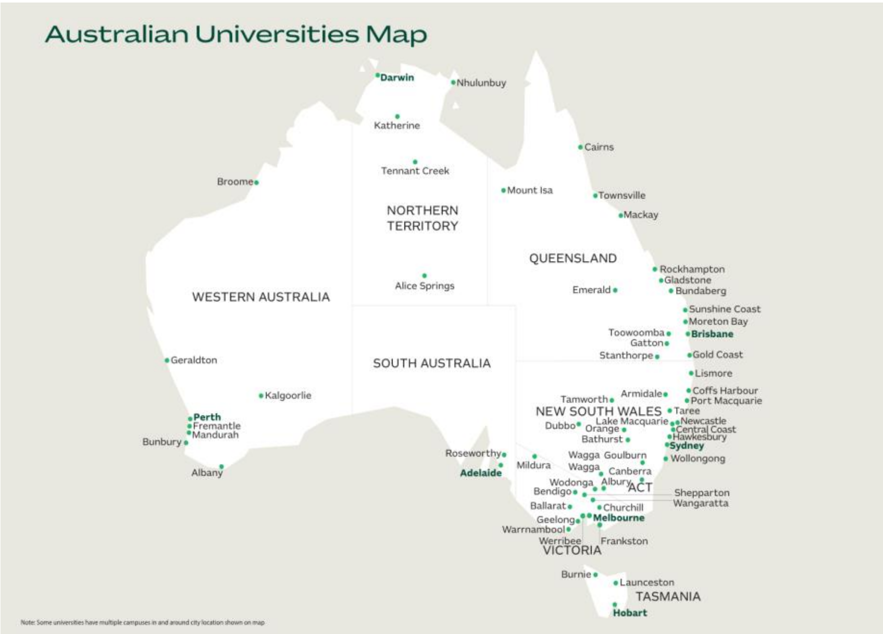
List of Australian universities

You can explore a full list of Australian universities, including campus locations and official websites, by visiting this page:

👉 https://www.studyaustralia.gov.au/en/plan-your-studies/list-of-australian-universities

This resource includes:

- All 42 universities across Australia
- Campus maps by state and territory
- Direct links to each university's official website
- Info on public vs private universities
- Details about upcoming changes



No ATAR or OP? No problem!

You don't need an ATAR or OP to chase your uni dreams.

There are heaps of alternative entry pathways designed to help you get there no matter what your background or school results.

University Preparation Programs (UPPs)

Bridging programs (also called University Preparation Programs or UPPs) are short courses designed to help you get ready for uni if you didn't meet the standard entry requirements. They build your confidence, boost your skills, and prepare you for academic life.

Why Choose a Bridging Program?

- Learn the basics in subjects like English, maths, or science
- Get familiar with uni-style learning
- Meet entry requirements for your chosen degree
- Great for students without an ATAR or OP

Examples of Bridging Programs

- University of Sydney – Sydney Talent Program; Sydney Talent Program
- University of Queensland – Bridging Courses; UQ College Bridging Program
- Charles Darwin University – Tertiary Enabling Program; CDU TEP
- University of New England – Pathway Programs; UNE Pathway Programs

Vocational Education and Training (VET) to University Pathways

If you have a Certificate II or higher, you may be able to enter certain undergraduate degrees related to your training area (e.g., business, IT, healthcare).

🔗 Study Australia – VET Pathways

Open Access Programs

Some unis accept students based on life experience, work, or achievements instead of school results.

🏫 University of Melbourne – Access Melbourne

🏫 Australian National University – Direct Pathways

🔗 Open Universities Australia – Open Access

Foundation Studies

Short courses that help you prepare for uni and improve your academic and English skills.

🔗 Study Australia – Foundation Studies

Check for Extra Requirements

Some unis may ask you to sit a test (like the STAT) or attend an interview if you don't meet standard entry requirements.

🏫 University of Melbourne – Special Exams Info

🏫 Monash University – STAT Info

Reach out to the admissions office for advice on your chosen course and entry options.

Scholarships, support and getting ready for University

Heading to university is a big step — and there's plenty of support to help you get there, especially if you're taking an alternative pathway like TAFE or VET.

Applying for university

You can apply in two ways:

1. **Directly through the university's website**
   Search for terms like **"alternative entry"** or **"non-ATAR pathways"** to find options that suit you.
2. **Through your state's admissions centre**
   Here are the official portals:

STATE/TERRITORY	ADMISSIONS CENTRE	LINK
Victoria	VTAC	https://www.vtac.edu.au
NSW / ACT	UAC	https://www.uac.edu.au
Queensland	QTAC	https://www.qtac.edu.au
SA / NT	SATAC	https://www.satac.edu.au
Western Australia	TISC	https://www.tisc.edu.au

Scholarships

Many universities offer scholarships to help with study costs.

Here are two common types:

- **Equity Scholarships** For students who've faced financial hardship, personal challenges, or educational disadvantage.
- **Academic Scholarships** Based on your achievements, potential, or leadership — even if you're coming from a non-traditional pathway.

💡 *Tip:* Check each university's website for scholarship deadlines and eligibility.

Orientation Week (O-Week)

Your first week at uni is all about settling in. You'll:

🏫 Explore the campus

🤝 Meet other students

🎉 Join clubs and activities

🧭 Learn how things work

Support Services

📚 Tutoring and academic support

💼 Career advice and job search help

🧠 Counselling and wellbeing services

👫 Peer mentoring and study groups

Summary: University

Here's a simple checklist to guide your journey:

1. **Explore alternative entry pathways**
    - TAFE or VET to Uni
    - Preparation programs
    - Open Access or bridging courses
2. **Check if extra steps are needed**
    - Some courses may require an interview, portfolio, or alternative exam
3. **Contact the university's admissions office**
    - Ask for advice based on your background and goals
4. **Apply online**
    - Use the university website or your state's admissions portal
    - Submit all required documents
5. **Apply for scholarships or financial aid**
    - Don't miss out on support that could make study easier
6. **Prepare for uni life**
    - Attend Orientation Week
    - Use support services to help you settle in and succeed

What is HECS-HELP?

Is a government loan that helps you pay for uni **without paying upfront**. You only start repaying it **after you graduate and earn enough**.

✅ How it works

- The government covers your tuition now, and you pay it back later through your tax.
- You start repaying when your income hits $47,014/year (2025 threshold).
- Repayments are income-based (1%–10% of what you earn).
- No interest, but the debt is indexed to keep up with inflation.

📚 Key points to know

- You only repay when your income is above the threshold
- Repayments come out of your pay automatically
- No upfront stress = more focus on study
- Doesn't affect your credit score or ability to get a job

🔗 Learn more

- ATO – Study & Training Support Loans
- StudyAssist – HECS-HELP

What is Commonwealth Supported Place (CSP)?

A CSP means the government pays most of your uni fees, and you only pay a smaller portion called the student contribution.

✅ **How it works:**

- Your course is subsidised
- You pay a lower fee (student contribution)
- You can **defer** this payment using HECS-HELP
- Available to Australian citizens, NZ Special Category visa holders, and humanitarian visa holders

📚 **CSP benefits:**

- Makes uni way more affordable
- You can defer your contribution with HECS-HELP
- Different courses = different fee bands (e.g. Arts = lower, Medicine = higher)

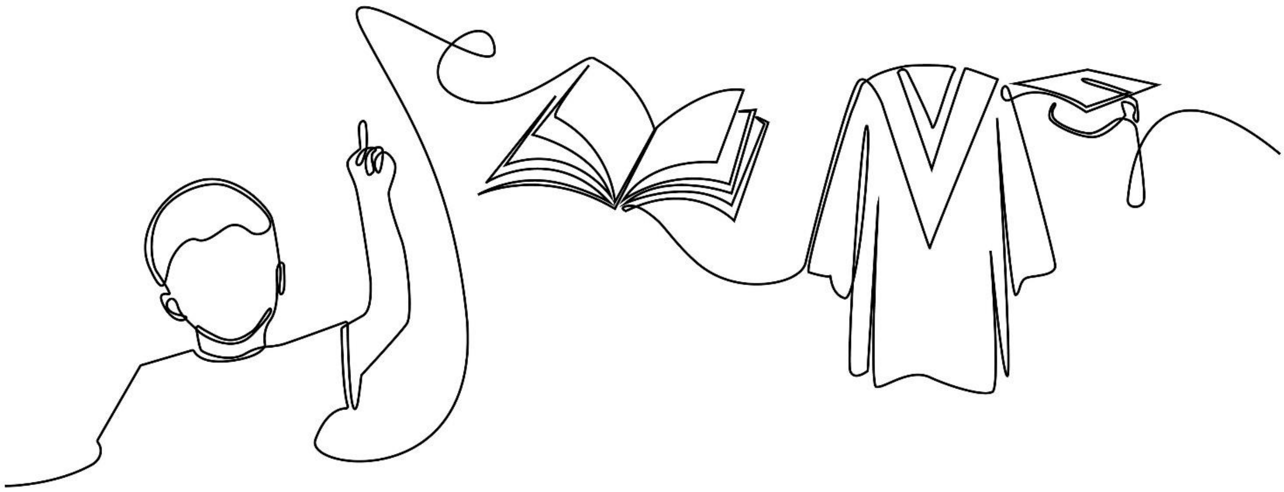
🔗 **Learn more:**

- StudyAssist – CSP Overview
- StudyAssist – 2025 Info Booklet

💡 **Tip:** Extra Financial Support – Services Australia

If you're receiving Youth Allowance, Austudy, or ABSTUDY, you may be eligible for a Student Start-up Loan; a voluntary loan to help with study costs.

Find out more at Services Australia – Student Start-up Loan



Online learning

Online learning means you study uni courses through the internet — no need to be on campus!

🧠 **How It Works:**

- **Lectures**: Watch live or recorded classes
- **Course materials**: Access notes, readings, and videos on platforms like Canvas, Moodle, or Blackboard
- **Assignments and exams**: Submit work and sit exams online
- **Stay connected**: Chat with tutors and classmates via email, video calls, or forums
- **Flexible schedule**: Great if you're working or juggling other responsibilities

🌟 **Benefits:**

- **Study anywhere:** perfect for regional or remote students
- **Time-friendly:** fit study around your life
- Go at your own pace (for some subjects)
- **No commute** = save time and money
- **Loads of options:** full degrees available online

⚠️ **Things to keep in mind:**

- You'll need self-motivation
- Less social buzz than campus life
- You'll need a good internet connection and device
- **Time management is key:** plan your week!

Top Unis for Online Study

- **University of New England (UNE):** https://online.une.edu/
  Super experienced in online learning with a wide range of health and education programs.
- **Open Universities Australia:** https://www.open.edu.au/
  Offers online courses from heaps of different unis, with flexible entry options and great support.
- **Charles Sturt University (CSU):** https://study.csu.edu.au/online
  Most students study online here! Known for strong support and career-focused courses.
- **Deakin University:** https://www.deakin.edu.au/student-life-and-services/support-services/digital-deakin
  A leader in digital education with 40+ years of online learning experience.
- **University of Southern Queensland (UniSQ):** https://www.unisq.edu.au/study/degrees/online-study
  Offers most degrees fully online and has been doing it for over 40 years.

SECTION 2: EMPLOYMENT AND APPRENTICESHIPS

Australian apprenticeships

Thinking about doing an apprenticeship? Awesome! Here's a quick guide to help you find the right path, with links to the best places to start.

This is your go-to site for everything apprenticeship-related. You'll find info on how to apply, what's involved, and a search tool to explore opportunities by industry and location.

👉 https://www.apprenticeships.gov.au/about-apprenticeships

Group Training Organisations (GTOs)

GTOs hire apprentices and match them with host employers. They also support you throughout your training journey.

Some great ones to explore:

- Apprenticeship Support Australia
- MEGT
- Group Training Australia (NAEN)

TAFE (Technical and Further Education)

- TAFE offers hands-on training in heaps of trades—from short courses to full apprenticeships.
- Explore TAFE options via TAFE Directory

Industries that offer apprenticeships

You can find apprenticeships in loads of areas, including:

- Construction & Trades – Carpentry, plumbing, electrical, painting
- Automotive – Mechanics, auto electricians
- Hospitality – Chefs, cooks
- Health – Aged care, healthcare support

These are often run by industry bodies or training providers—TAFE and GTOs are great places to start.

Job search platforms

Want to browse current apprenticeship listings?

- Workforce Australia (formerly Jobactive)
- Seek
- Indeed

Apprenticeship brokers

These pros help match you with the right apprenticeship and support you through the process. Examples:

- Australian Apprenticeship Support Network (AASN)
- Skillsroad

Government Support

The Department of Education, Skills and Employment has heaps of info on eligibility, funding, and benefits.

👉 Explore government resources https://www.dewr.gov.au/graduate-and-entry-level-programs/australian-government-apprenticeship-program

State and Territory Programs

Each state has its own support programs for young people starting apprenticeships:

🟡 **Queensland** Visit Apprenticeships QLD

Learn how to start, find support, and explore school-based options.

🔵 **Victoria** Explore YES Victoria

Youth Employment Scheme (YES); Offers paid traineeships in the Victorian Government for young people aged 15–29.

🟢 **Western Australia** Visit Jobs and Skills WA

Jobs and Skills WA; Find free or low-fee training, career advice, and apprenticeship support.

🔷 **New South Wales** Check out NSW Apprenticeships

NSW Apprenticeships & Traineeships – Info on training, funding, and how to get started.

🔴 **South Australia** Visit Skills SA

Skills Commission SA; Support for apprentices, trainees, and employers, plus a full list of approved pathways.

🟣 **Tasmania** Explore Skills Tasmania

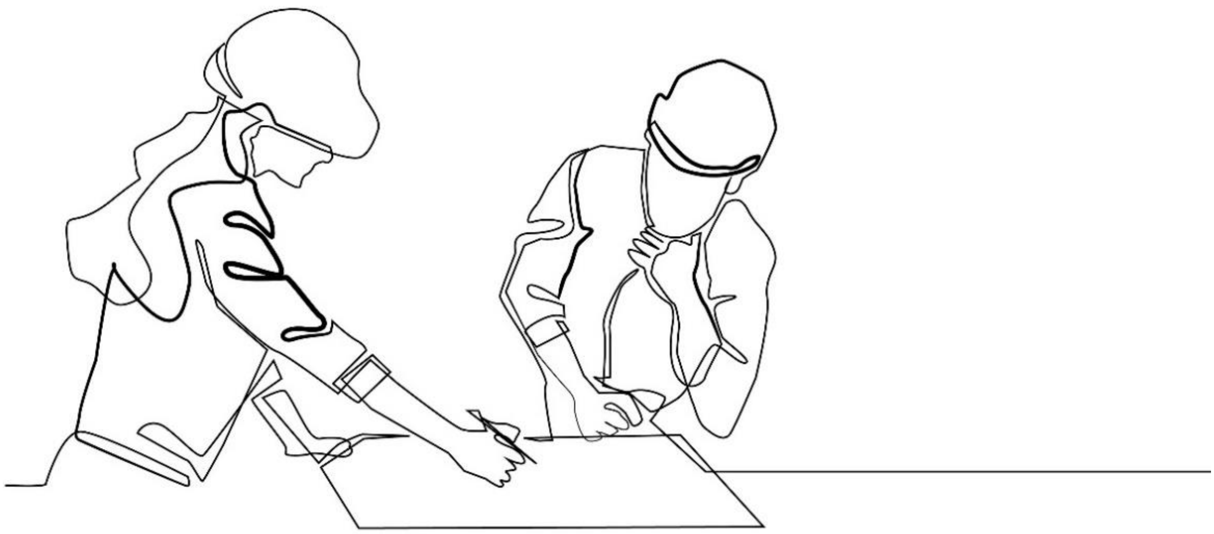
Skills Tasmania – Everything you need to know about apprenticeships and traineeships in Tassie.

⚪ **Northern Territory**

The NT Government doesn't have a central apprenticeship portal, but you can explore opportunities through: Charles Darwin University and Australian Apprenticeships.

🟠 **Australian Capital Territory (ACT)**

ACT-specific apprenticeship info is limited online, but you can start with Canberra Institute of Technology (CIT) and Australian Apprenticeships.



SECTION 3: UNDERSTANDING DIGITAL LITERACY

Digital literacy isn't just about knowing how to scroll TikTok or search something on Google. As you move into adult life, it becomes an essential life skill just like budgeting or cooking.

You'll need it for things like:

- Applying for jobs and creating a professional resume
- Sending proper emails to employers, uni staff, or government services
- Navigating important platforms like MyGov, Centrelink, or Medicare
- Recognising scams, spam, and misleading information
- Managing your personal information online (and knowing who has access to it)
- Building a professional online presence (especially on LinkedIn or job sites)
- You're going to be doing a lot online so understanding how to do it safely, confidently, and independently is part of becoming a capable adult.

Respectful online behaviour

The way you speak and act online matters. Whether you're in a group chat, posting on social media, emailing your boss, or replying to a uni forum—how you treat people reflects who you are.

Respectful online behaviour looks like:

- Speaking to others the way you'd want to be spoken to
- Avoiding nasty comments, trolling, or gossip in messages or group chats
- Being open-minded about different opinions and perspectives
- Respecting people's boundaries (especially when it comes to DMs or tagging them in posts)
- Reporting unsafe, inappropriate, or harmful content when you come across it
- Just because you're behind a screen doesn't mean the impact is any less real. Kindness and accountability still apply online, and people will remember how you act.

Content sharing – think before you post

This one's big. What you post, share, comment on, or send online becomes part of your digital footprint. And that footprint follows you, even when you think you've deleted it.

Before you post anything, ask yourself:

- Would I be okay with an employer or future partner seeing this?
- Is it kind? Is it true? Is it necessary?
- Am I sharing someone else's photo or story without permission?
- Could this content hurt someone, or cause drama?
- Am I sharing personal info that I should keep private?
- Also remember: Screenshots exist. Even "private" messages or stories can be saved and shared without your knowledge. Once it's out there, it's out there.

Being careful with what you post is about protecting your future and respecting the people around you.

Online etiquette

When you’re at work, at uni, or even chatting in a professional setting; how you behave online says a lot about you.

Here’s what good digital etiquette looks like:

- Starting emails with a greeting (“Hi Sam,”) and ending with your name
- Using polite language and checking your tone (especially over text)
- Avoiding ALL CAPS, emojis, or slang in formal messages
- Keeping group chats relevant and not spamming people with off-topic stuff
- Responding within a reasonable time (especially when it’s about work or study)
- Saying thank you, even in digital spaces
- In short: be clear, be polite, and be respectful. The way you communicate online can either open doors or quietly close them.

Checklist

- Here’s a quick way to check if you’re ready for the online side of adulting:
- Do I have a professional email address that I check regularly?
- Are my social media accounts private (and cleaned up)?
- Can I confidently use sites like MyGov, Centrelink, or Medicare?
- Do I know how to spot a scam or suspicious message?
- Do I treat people with respect online, even when I disagree?
- Do I pause and think before I post, comment, or share?

If you’re unsure on any of these, that’s okay, it’s a learning curve. But the sooner you get on top of it, the more confident you’ll feel navigating the digital side of adult life.

SECTION 4: HOW TO APPLY FOR A JOB

Getting started

My Future has a lot of resources and templates to support you to navigate applying for work templates for resume and cover letters and interviewing tips and techniques.

- 🌐 https://myfuture.edu.au/job-seeker-resources
- 💼 Be Work Smart - Getting the right job and keeping it

CREATING A RESUME

Your resume is like your personal highlight reel. It shows employers who you are, what you can do, and why you're ready to work.

A well-structured resume helps you stand out and land that interview!

Here are the essential sections every resume should have:

- Contact information
- Professional summary
- Skills and attributes
- Employment History (includes work experience and voluntary work)
- Education
- Certifications and Training
- References

Resume sections explained

Contact Information: Make it easy for employers to reach you.

- Include: Your full name, Phone number and Email address.

📌 **EXAMPLE:**
Taylor Smith
M: 0409 789 987
E: taylor.smith@hotmail.com

Professional Summary: Write a short paragraph (2–3 sentences) that sums up

- Your strengths and skills
- Any experience you have (even school, volunteering, or casual jobs)

📌 **EXAMPLE:** Motivated Year 12 graduate with strong communication and teamwork skills developed through school leadership and part-time work. Passionate about customer service and eager to start a career in retail. Looking to grow with a company that values enthusiasm and reliability.

Skills and attributes: List your top skills that match the job. These could be:

- Teamwork, communication, time management
- Technical skills like using Microsoft Office or social media
- Any job-specific skills (e.g., customer service, cash handling)

📌 **EXAMPLE:** List 5–8 key skills that match the job you're applying for.

- Customer service
- Time management
- Teamwork
- Problem-solving
- Basic computer skills (Microsoft Word, Excel)
- Cash handling
- Communication
- Adaptability

Employment History: Show where you've worked or volunteered. If you don't have formal work experience, use school projects or leadership roles. For each role, include:

- Job title
- Company or organisation name
- Dates you worked there
- A few bullet points about what you did

📌 **EXAMPLE:**

Jan 2024 – Oct 2025	**Retail Assistant** Big Bargain Warehouse, Wodonga | • Assisted customers with purchases and product questions • Operated cash register and handled EFTPOS transactions • Helped with stock replenishment and store displays • Maintained a clean and organised work environment

Education: Include your highest level of education, such as:

- Year 12 completion
- School name
- Graduation date (or expected date)

📌 **EXAMPLE:**

2025	VCE (Vocational Major) Indie School Subjects: Literacy, Numeracy, Workplace Skills and Personal Development

Certifications and Training: Add any extra qualifications, like:

- First Aid Certificate
- RSA (Responsible Service of Alcohol)
- Online courses or workshops

📌 **EXAMPLE:**

2025 Certificate I in Hospitality
Indie College

References: People who can vouch for your skills, character, and work ethic, usually former employers, teachers, or mentors.

Include their name, role, and contact details (with permission), or simply write *"Available upon request."*

📌 **EXAMPLE:**

Phillip McDonald
School Teacher
Indie School
M: 0498 786 234
OR
"Available upon request."

Links to resume templates located on My Future website

- resume-sample-student.doc
- cover-letter-apprentice-sample.docx
- cover-letter-graduate-sample.docx

💡 **Tips for Success**

- Keep it short—1 page is perfect.
- Use everyday language but stay professional.
- Tailor it to the job—don't send the same letter everywhere.
- Show your personality and passion!

COVER LETTERS

When applying for a job in Australia, you'll often need a cover letter. It's a short letter that goes with your resume and helps you stand out. Think of it as your chance to say, "Here's why I'm the right person for this job!"

What to include in your cover letter

- **Introduction:** Start by saying which job you're applying for. Keep it simple and clear.
- **Why you're a good fit:** Talk about your strengths! Mention any experience, skills, or achievements that show you're ready for the role—even if it's from school, volunteering, or casual work.
- **Why you want the job:** Explain why you're interested in this company and role. Show that you've done a little research and that you're genuinely keen.
- **Closing:** Wrap it up by saying you'd love the chance to interview and thank them for considering your application.

Links to cover letter templates located on My future website

- cover-letter-student-sample.docx
- cover-letter-apprentice-sample.docx
- cover-letter-graduate-sample.docx

What employers want to know

When reading your cover letter, employers are asking themselves:

✅ Can you do the job?

🎓 Do you have the right skills, knowledge, or experience?

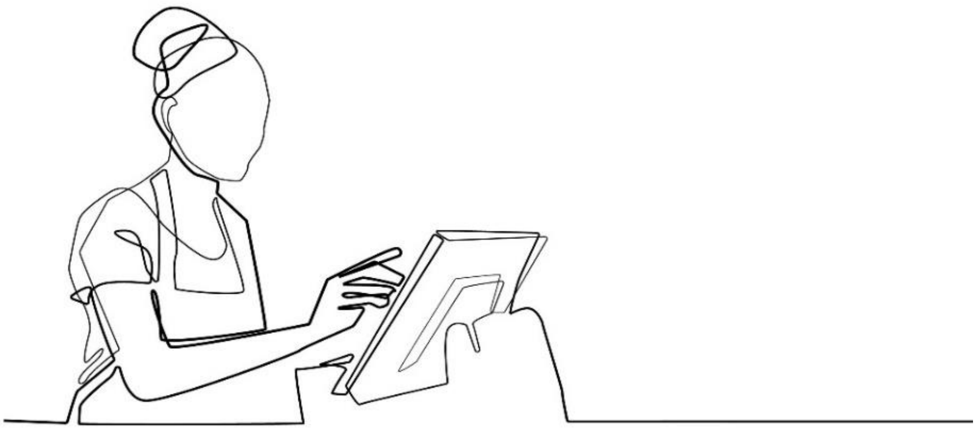
💪 Will you work hard and do the job well?

🔥 Are you motivated, reliable, and enthusiastic?

🤝 Will you fit in with the team and company culture?

😊 Will you make a good impression on customers and co-workers?

✍️ Can you communicate clearly in writing?



WHERE TO LOOK FOR WORK

Online

- **Seek:** https://www.seek.com.au/

  One of the largest job boards in Australia. It lists a wide range of jobs, including part-time, full-time, casual, and contract roles.
- **Indeed:** https://www.indeed.com.au/

  A global job board that aggregates listings from various sources, including company websites and job boards.
- **LinkedIn:** https://www.linkedin.com/

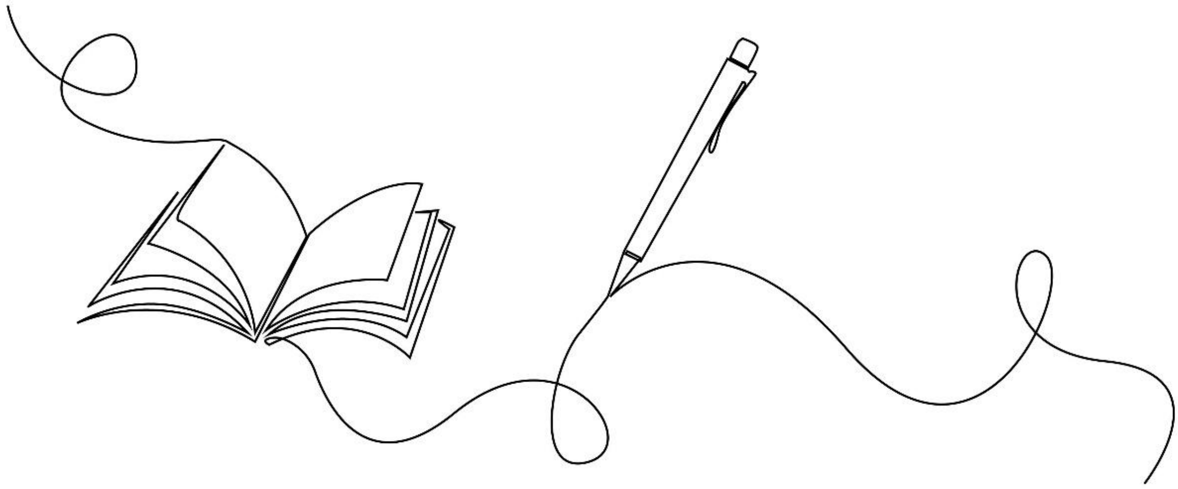
  A professional networking platform where you can find job postings, connect with employers, and research companies.
- **Jobactive:** https://jobactive.gov.au/

  The Australian Government's job search platform, which connects job seekers with employers and offers access to government support programs.
- **Workforce Australia:** https://www.workforceaustralia.gov.au/

  Provides job listings along with reviews and salary insights about companies.
- **Skillsroad:** https://www.skillsroad.com.au/
  Youth-focused platform offering career advice, job listings, and resources for school leavers.
- **Company websites:** Companies post job openings directly there's a specific company you're interested in, check their careers page regularly.

Networking:

- Networking plays an important role in the Australian job market. Attend career fairs, industry events, and connect with people on LinkedIn.



JOB APPLICATIONS

Typically, you will need to submit your resume and cover letter through the company's website or via a job platform (e.g., Seek, Indeed). Ensure your resume is in an accepted format (usually PDF or Word) and follow the instructions carefully. Double-check your documents for spelling or grammatical errors before submitting.

- **How to read an online job advertisement**
  https://myfuture.edu.au/career-articles/details/how-to-read-an-online-job-advertisement
- **Responding to job advertisements**
  https://myfuture.edu.au/career-articles/details/responding-to-job-advertisements
- **How to write a cover letter**
  https://myfuture.edu.au/career-articles/details/a-good-cover-letter-is-more-important-than-you-think#/
- **Key Selection Criteria:** https://myfuture.edu.au/career-articles/details/how-to-respond-to-key-selection-criteria
- **Portfolio or work samples:** a display folder showcasing certificates

💡 **Top tips for job applications**

Resume

- Keep it updated with your latest experience and skills.
- Check spelling and grammar carefully.
- Use professional formatting and make it easy to read (clear headings, bullet points).
- Highlight achievements, not just duties.

Cover Letter

- Tailor it to the job—mention the company name and role.
- Show enthusiasm and explain why you're a good fit.
- Keep it concise (one page) and professional.
- Proofread for errors before sending.

References

- Choose people who can speak positively about your work ethic (teachers, coaches, previous employers).
- Ask for permission before listing someone as a reference.
- Provide accurate contact details.
- Let your references know about the job you're applying for so they're prepared.

JOB INTERVIEWS

Once you've sent in your resume and cover letter, the next step might be an interview. This is your chance to show the employer who you are, what you can do, and why you're excited about the job.

Research the company

Before your interview, check out the company's website or social media. Look for:

- Their values and mission
- What they do or sell
- Any recent news or achievements

Types of Interviews

📱 **Phone interview:** Quick and casual. Usually used to check your availability and basic suitability.

Tip: Find a quiet spot and speak clearly.

💻 **Video interview (teams or zoom):** Often used for remote jobs or first-round interviews.

Tip: Test your tech beforehand and choose a tidy, well-lit space.

👔 **In-person interview:** Most common. You'll meet face-to-face at the workplace.

Tip: Dress to match the company's vibe—neat and professional is always safe.

How to prepare

👕 Dress appropriately – neat, clean, and suited to the job.

⏰ Arrive on time – aim to be 10 minutes early.

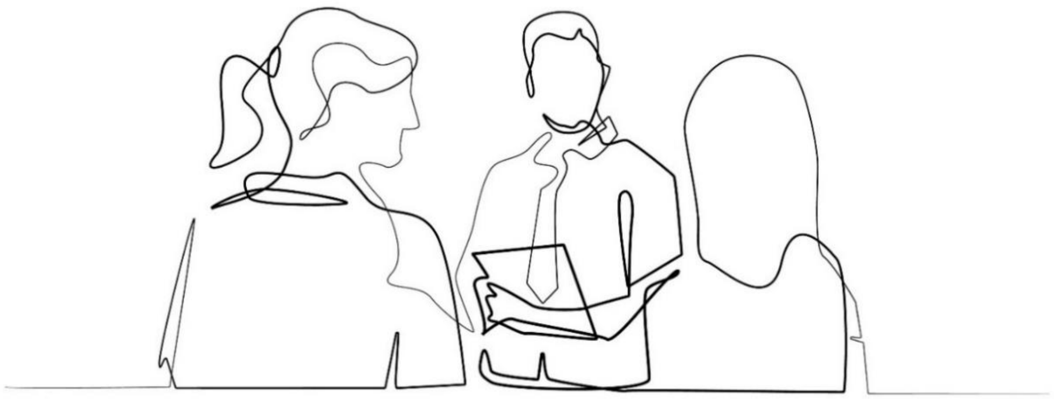
📵 Turn off your phone – no distractions!

🗣️ Speak clearly and confidently – take your time.

👂 Listen carefully – show interest in what they say.

❓ Ask questions – like "What does a typical day look like here?"

🙏 Say thank you – end on a positive note.



Common interview questions (with examples)

Q1: Tell me about yourself.

Example: I'm a recent Year 12 graduate who's passionate about customer service. I've worked part-time in retail and volunteered at school events, which helped me build strong communication and teamwork skills.

Q2: Why do you want to work here?

Example: I admire how your company supports young employees and offers training. I'm excited to learn and grow in a team that values customer care.

Q3: What are your greatest strengths?

Example: I'm reliable, friendly, and a quick learner. I enjoy helping people and solving problems.

Q4: What is your greatest weakness? *Tip:* Choose something you're working on.

Example: I used to get nervous speaking in front of groups, but I've been practicing through school presentations and feel more confident now.

Q5: Can you tell me about the time when you demonstrated teamwork?

Example: In Year 12, I helped organise a fundraiser with my classmates. We worked together to plan, promote, and run the event, and raised over $500 for charity.

Q6: Where do you see yourself in 5 years?

Example: "I'd love to be working in a role where I've grown my skills and taken on more responsibility, maybe even mentoring new team members."

Follow up interview question examples

- What kind of training or onboarding will I receive?
- Will I have a mentor or someone to guide me as I start?
- Are there opportunities for advancement or taking on more responsibility?
- What is the team like?
- How would you describe the work environment here?
- What are the next steps in the hiring process?
- When do you expect to make a decision?

💡 **Tip:** Show genuine interest by referencing something you learned during the interview. Always prepare a few thoughtful questions in advance. If the interviewer addresses all your questions, you can say: *"I had prepared some questions, but you've already answered them, thank you for being so thorough."*

Further reading: https://myfuture.edu.au/career-articles/details/job-interview-tips

Following up on your Job Application

If you haven't heard back within 1–2 weeks after applying, it's totally okay to send a polite follow-up email. It shows you're keen and professional — just keep it short and respectful.

Why follow up?

- Shows you're genuinely interested
- Reminds the employer of your application
- Gives you peace of mind about next steps

Sample follow-up email

Subject: Follow-up on Application for *Retail Assistant*

Dear [Hiring Manager's Name],

I hope you're well. I'm writing to follow up on my application for the *Retail Assistant* position, which I submitted on *October 20th*. I'm really excited about the opportunity to join *[Company Name]* and contribute to your team.

I'd appreciate any updates on the status of my application. Thank you for your time and consideration, I look forward to hearing from you.

Kind regards, [Your Full Name] [Your Phone Number] (optional)

💡 **Tip:** Always double-check spelling and grammar before sending. If you're not sure who to address it to, "Dear Hiring Manager" is a safe option.

Prepare for rejection

Rejection happens, but it's not the end

Getting turned down for a job can feel disappointing, but it's a normal part of the process. Even the most successful people have faced rejection — it doesn't mean you're not good enough.

Use it as a learning opportunity

Instead of feeling discouraged, try this:

🔍 **Review your resume and cover letter:** could they be clearer or more tailored to the job?

💬 **Ask for feedback:** some employers are happy to share what you could improve.

🚀 **Keep applying:** every application is a step closer to the right opportunity.

💪 **Stay positive:** your attitude matters just as much as your skills.

Remember rejection doesn't define you — it refines you.

Every "no" gets you closer to a "yes."

SECTION 5: SEEK AND INDEED ACCOUNTS

How to create a SEEK account

SEEK is one of Australia's top job search websites. Creating a SEEK profile helps you apply for jobs faster and lets employers find you. Here's how to set it up and make it shine!

Step 1: Create or log in to your SEEK account

- Go to seek.com.au
- Click Sign in or Create account
- Use an email you check regularly

Step 2: Upload a professional photo

- Choose a clear, friendly headshot where you look neat and approachable.
- Make sure you're in good lighting and dressed appropriately for your job field

How to upload:

- Go to your SEEK profile
- Click Upload a photo or Edit Profile
- Choose a JPG, PNG, or GIF image

Step 3: Update your contact details

- Full name
- Email address
- Mobile number
- Optional: LinkedIn profile or portfolio website

Step 4: Add your work experience

Even if you haven't had a formal job, you can include:

- Volunteering
- School leadership roles
- Sports team commitments
- Helping at events or in your community

Step 5: Add your education

Include your highest level of education and any addition training / qualifications

Step 6: List your skills

SEEK lets you add skills that match the jobs you're applying for. Include a mix of:

- Hard skills – e.g., Microsoft Word, Canva, RSA, First Aid
- Soft skills – e.g., teamwork, communication, problem-solving

Step 7: Upload your documents

- Resume (PDF format)
- Cover letter (tailored to the job type)
- Certifications (e.g., RSA, First Aid)
- References (if available)

Step 8: Set your profile visibility

- You can choose to make your profile public or private
- Best option is to set it to public so recruiters can find you

Step 9: Keep your profile fresh

Update your SEEK profile whenever you:

- Learn a new skill
- Finish a course
- Gain new experience
- Win an award or complete a project

How to create your indeed account

Indeed, is one of Australia's most popular job search websites. Setting up your profile helps you apply for jobs quickly and lets employers find you. Here's how to get started:

Step 1: Create or log onto Indeed account

- Go to Indeed website www.indeed.com
- Click **Sign In** or **Sign Up**
- Enter your email and create a password
- Fill in your name and basic info

Step 2: Add your resume

- Upload a PDF or Word file
  OR
- Create one on Indeed by filling in all the relevant sections

Step 3: Upload a profile picture

- Use the same photo as SEEK
- Click the camera icon to upload

Step 4: Choose job preferences

- Industries and roles
- Locations (e.g., Wodonga, Albury)
- Salary expectations
- Job types: full-time, part-time, casual, remote

Step 5: Final checks

- Review your profile
- Click **Save**
- Set profile to public

Step 6: Start applying!

- Use the search bar
- Apply with one click using your profile

SECTION 6: DISABILITY EMPLOYMENT SERVICES (DES)

If you're living with a disability, injury, or health condition and want help finding or keeping a job, **DES is here for you**. It's a government program that connects you with support to get job-ready and stay employed.

What DES can help with:

✍️ Writing your resume

🎤 Preparing for interviews

💼 Finding the right job for you

🧠 Getting support while you're working

💰 Accessing workplace modifications or funding

🔗 **Find a provider near you:** Job Access https://www.jobaccess.gov.au/find-a-provider

National DES providers

These organisations work across Australia and offer personalised support:

WISE Employment

- Available in all states and territories
- Offers training, job matching, and long-term support
  🔗 https://wiseemployment.com.au/

atWork Australia

- Offers coaching, employer connections, and ongoing support
  🔗 https://www.atworkaustralia.com.au/

AimBig Employment

- Tailored support across 58+ regions
- Focus on inclusive hiring
  🔗 https://www.aimbigemployment.com.au/

MAX Solutions / Maxima

- Helps match you with sustainable jobs
- Offers long-term support
  🔗 https://maxima.com.au/

State-based services

Here's a quick guide to local providers and support options

🏙️ **NSW & ACT:** WISE, atWork, Maxima, EPIC Assist, Northcott

🐨 **VIC:** WISE, atWork, Maxima, EPIC Assist, Endeavour Foundation, Workpower

🌴 **QLD:** WISE, atWork, AimBig, Maxima, Endeavour Foundation

🍇 **SA:** WISE, EPIC Assist, Bedford Phoenix, Endeavour Foundation

🌾 **WA:** WISE, EPIC Assist, Workpower, Maxima, NOVA Employment

🐯 **TAS:** WISE, AimBig, EPIC Assist, Hamlet Café

🐊 **NT:** WISE, Maxima, NOVA Employment, EPIC Assist

SECTION 7: WORKING WITH CHILDREN CHECKS

A **Working With Children Check (WWCC)** is a background check that helps keep child and young people safe. It looks at your criminal history and child protection records to see if you're suitable to work or volunteer with children. Every state and territory in Australia has its own version of the WWCC, with different names, costs, and application steps. Here's a quick breakdown of how it works across Australia:

NSW - WWCC

Cost: $80 (paid work), **Free** (volunteers)

Validity: 5 years

Apply: Online + ID check at Service NSW

https://www.service.nsw.gov.au/transaction/apply-for-a-working-with-children-check

WA - WWCC

Cost: $90 (paid work), $11 (volunteers)

Validity: 3 years

Apply: Paper form + ID at Australia Post

https://www.wa.gov.au/organisation/department-of-communities/working-children-check

QLD – Blue Card

Cost: $106.95 (paid work), Free (volunteers)

Validity: 3 years

Apply: Online via QGov + ID verification

https://www.qld.gov.au/law/laws-regulated-industries-and-accountability/queensland-laws-and-regulations/regulated-industries-and-licensing/blue-card/applications/apply

SA - WWCC

Cost: $115.50 (paid work), $69 (volunteers)

Validity: 5 years

Apply: Online via DHS Screening Unit

https://www.sa.gov.au/topics/rights-and-law/rights-and-responsibilities/screening-checks/apply-for-a-screening-check

VIC - WWCC

Cost: $129.20 (paid work), Free (volunteers)

Validity: 5 years

Apply: Online + photo ID upload

https://service.vic.gov.au/find-services/work-and-volunteering/working-with-children-check

TAS - Working With Vulnerable People (WWVP)

Cost: $113.40 (paid work), $19.44 (volunteers)

Validity: 5 years

Apply: Online + ID check at Service Tasmania

https://www.justice.tas.gov.au/rwvp/apply-or-renew/apply

ACT – Working With Vulnerable People (WWVP)

Cost: $135 (paid work), Free (volunteers)

Validity: 5 years

Apply: Online + in-person ID check

https://www.accesscanberra.act.gov.au/business-and-work/working-with-vulnerable-people/apply-for-or-renew-a-wwvp-registration

NT – Ochre Card

Cost: $81 (paid work), $7 (volunteers)

Validity: 2 years

Apply: Online + ID verification

https://forms.pfes.nt.gov.au/safent/

SECTION 8: SCHOOLIES

Schoolies is a tradition where Year 12 graduates (usually aged 17–18) celebrate the end of their schooling with a week-long holiday. It typically runs for two to three weeks in late November and early December. Schoolies is a celebration of freedom and achievement after 13 years of schooling, but it can be overwhelming. With preparation, awareness, and the right support, it can be a safe and memorable milestone. The key is to look out for yourself, your mates, and your surroundings.

State by State information

Queensland (QLD)

- Gold Coast (Surfers Paradise): The most famous Schoolies destination. Thousands gather here, with police patrols, controlled "Schoolies-only" zones, and nightly beach parties.
- Airlie Beach: Popular for Schoolies who prefer a smaller town with access to the Whitsundays.
- Sunshine Coast: Caloundra and Mooloolaba host smaller Schoolies gatherings.
- New South Wales (NSW)
- Byron Bay: A major Schoolies hub. Known for its beach culture, music scene, and less structured events compared to the Gold Coast.

Victoria (VIC)

- Lorne and Torquay: Surf Coast towns popular with Victorian graduates.
- Phillip Island: Also a key destination with music events and accommodation set-ups.

South Australia (SA)

- Victor Harbor: South Australia's largest Schoolies celebration. The "Schoolies Festival" here is a ticketed, alcohol-free event with entertainment, music, and rides.

Western Australia (WA)

- Rottnest Island: A popular spot for Perth school leavers.
- Dunsborough: Hosts the official "Leavers WA" festival with a strong focus on alcohol-free activities.

Tasmania (TAS)

- Celebrations are smaller and often involve organised local parties or trips to the mainland.

Support services and safety measures

- **Red Frogs Australia:** Volunteers offering walk-home services, pancake breakfasts, water refills, and welfare support.
- **Police & Security:**Increased patrols, curfews, and breath/drug testing. Hotels may restrict access to wristband holders.
- **Medical & Emergency Services:** First aid tents and paramedics on standby.
- **Local Councils:** Provide alcohol-free entertainment zone and shuttle transport services to keep young people safe at night.

Common risks

- **Alcohol and drugs:** High consumption levels, risk of drink spiking, and illicit drug use.
- **Toolies:** Older non-graduates who may cause trouble or **Foolies:** Younger kids trying to join in.
- **Accommodation Issues:** Property damage fines, evictions, and noise complaints.
- **Safety and Crime**: Theft, harassment, and assault risks in crowded environments.
- **Health and Wellbeing:** Dehydration, sunburn, exhaustion, and mental health struggles (pressure to party, group dynamics, FOMO).

Preparation tips

Before you go

- Book early through official channels.
- Budget for accommodation, food, transport, and emergencies.
- Set group agreements to look after each other.
- Register for wristbands if required.

During schoolies

- Stick with friends and use a buddy system.
- Stay hydrated and eat before drinking.
- Protect your drinks, don't leave drinks unattended and avoid sharing.
- Know local laws and use safe transport options. Use official buses, taxis, or Ubers rather than walking long distances.

Wellbeing and mental health

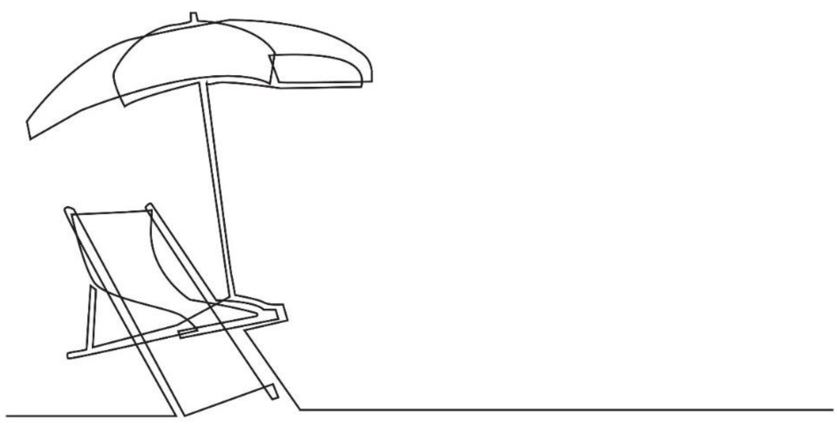
- Rest when needed: don't burn yourself out trying to attend every party.
- Sun safety: wear sunscreen, hats, and take shade breaks.
- Check in with friends: if someone seems off, ask how they're doing.
- Don't bow to peer pressure: it's okay to say no to alcohol, drugs, or unsafe activities.

Accommodation and security

- Lock your room and valuables.
- Don't let strangers into your apartment.
- Respect hotel staff and other guests — fines are common for damage.

Key services and emergency contacts

- 000 – Emergency (Police, Fire, Ambulance).
- Red Frogs Australia Hotline: 1300 557 123.
- Local Police Stations – Major Schoolies hubs have 24/7 patrols.
- Lifeline: 13 11 14 (for mental health support).
- Kids Helpline: 1800 55 1800 (confidential counselling for under 25s).



SECTION 9: GAP YEAR – YOUR YEAR, YOUR WAY

Thinking about taking a break after Year 12? A gap year is your chance to pause, explore the world (or your own backyard), and figure out what lights you up, before diving into uni, TAFE, work, or whatever's next.

A gap year may help you

🌱 Grow as a person: learn about yourself, meet new people, and see the world from a fresh angle.

🌍 Get real-world experience: work, volunteer, or travel to build skills and confidence.

🔍 Find clarity: not sure about uni or what to study? A gap year gives you space to figure it out.

🚀 Level up your skills: learn a language, try something hands-on, or discover a hidden talent.

Top tips

💸 Budget like a boss

- Plan for travel, food, accommodation, and fun. Be realistic about what you'll earn and spend.
- Look into volunteer-for-accommodation or work-exchange programs to stretch your budget.

🧘 Make the most of your free time

- Explore hobbies, build a portfolio, or just chill. This is your time to recharge and grow.
- Try out different jobs or industries to see what you might want to study later.

🛡️ Stay safe and healthy

- If you travel, get comprehensive travel insurance, don't skip this!
- Know the local laws and customs wherever you go.
- Chat with your doctor about vaccinations before you leave.

📸 Capture the journey

- Take photos, write a journal, or start a blog, you'll love looking back on it.
- It's also a great way to keep your family and friends in the loop.

🧠 Keep your brain active

Even if you're not studying, keep learning:

- Read books
- Learn a new language
- Try a hobby that challenges you

✅ Gap Year Checklist

- Decide: travel, work, volunteer, study, or mix it up!
- Budget for the year (travel, food, accommodation, activities)
- Research visas and travel insurance
- Look into working holidays or volunteer programs
- Set up emergency contacts
- Stay connected (email, social media, video calls)
- Reflect on what you've learned, it's all part of the journey

Final considerations

- **Be flexible:** Things won't always go to plan … and that's okay! The unexpected stuff is often the most rewarding.
- **Stay open to new opportunities**: Some of the best experiences are the ones you didn't see coming.
- **Enjoy the journey:** A gap year is about self-discovery, not ticking off a checklist. Take time to relax and enjoy the ride.

Useful Links

- [20 Gap Year Activities that Look Great on Resumes | GoAbroad.com]
- [Best Gap Year Volunteer Programs 2025 & 2026 | IVHQ]
- [Gap Year Programs - Best Gap Year Ideas for 2023/2024 | GVI]

SECTION 10: MONEY AND BUDGETS

Budgeting might sound boring, but it's your secret weapon for adulting. It helps you stay in control, avoid stress, and make your money work for you — not the other way around.

Why budget?

🎯 So you're not left short before payday

🎉 So you can save for the fun stuff (travel, moving out, concert tickets!)

🔍 So you know where your money's actually going

How to start

📝 List your **weekly/monthly income** (job, Youth Allowance, etc.)

📊 Track your **expenses** (rent, food, phone, transport, fun)

📒 Use a **budget planner** (check your resources folder) or apps like:

- TrackMySPEND
- MoneySmart Budget Planner

🚦 Set limits for non-essentials (Uber Eats, subscriptions, impulse buys)

💡 **Quick Tip**: Use the **50/30/20 rule**

- 50% = Needs
- 30% = Wants
- 20% = Savings or paying off debt

Why it matters

You can't improve what you can't see!

📱 Keep receipts or use apps like **Frollo** or **Pocketbook**

🛍️ Review your spending weekly. Where's your money really going?

🍕 Look for ways to cut back (food delivery, unused subscriptions)

Set savings goals

💡 Emergency fund

🏠 Moving out

🚗 Study or travel

✈️ Big purchases (laptop, car, passport)

Ways to save:

💳 Open a **separate savings account**

💸 Automate your savings (e.g. $20/week)

💰 Save spare change or small wins, it all adds up!

TAX

Do I have to pay tax?

💸 If you earn **over $18,200/year**, yes

🧮 If you earn less, you might not pay tax — but you'll still get a **payment summary**

How to do your tax return?

💻 Use **MyGov** to lodge your return with the ATO

🧾 You can get help from free services or ATO online chat

💰 You might even get a **tax refund**!

SUPERANNUATION

What's superannuation?

👵 **Super = savings for retirement**
Your employer pays into it now, but it grows over time.

- You can **choose your super fund** (compare fees + performance)
- Use **MyGov** to track it
- Combine accounts (if you have more than one set up from previous employment) to avoid lost

CENTRELINK

🏛️ You might be eligible for:

- **Youth Allowance** (students/apprentices or job seekers)
- **Austudy** (if you're over 25 and studying)
- **Rent Assistance**

Steps to apply:

1. Create a **MyGov account -** https://my.gov.au/ (refer to Section 11 of this booklet)
2. Link it to **Centrelink -** https://www.servicesaustralia.gov.au/
3. Submit an **online claim**
4. Upload documents (ID, bank details, proof of study/job search)
5. Check your **MyGov messages** regularly

📞 Need help? Visit a Centrelink office or call **13 24 90**

💡 **Helpful Links**

- Budgeting planner - https://moneysmart.gov.au/budgeting/budget-planner
- Australian Tax Officer - https://www.ato.gov.au/
- Centrelink - https://www.servicesaustralia.gov.au/
- MyGov account - https://my.gov.au/

SECTION 11: MYGOV ACCOUNT

MyGov is your one-stop portal for accessing key government services like:

💸 **Centrelink** (payments and claims)

🏥 **Medicare** (healthcare)

🧾 **ATO** (tax and super)

🔍 **JobSearch**, **NDIS**, **My Health Record**, and more

🧰 What You'll Need:

- A **personal email address** you can access now
- A **mobile phone** (optional but highly recommended for security)
- Internet access on a phone, tablet, or computer
- Optional: Any existing Centrelink, Medicare, or ATO details if you want to link services straight away

How to set up account

Step 1: Go to the official website

- Open your browser (Chrome works best)
- Go to my.gov.au
- Click **"Create account"** (top-right corner)

Step 2: Continue with email

- Click **"Continue with email"**
- Use a personal email you'll always have access to, not a school or shared account.

Step 3: Accept terms

- Read the **Privacy Notice** and **Terms of Use**
- Click **Next** if you agree

Step 4: Verify your email

- Type your email address
- Click **Next**
- Check your inbox for a **6-digit code**
- Enter the code on the website
- Check your spam/junk folder if it doesn't show up quickly.

Step 5: Add your mobile number

- Enter your mobile number
- You'll get a **text message with a code**
- Enter the code and click **Next**
- Adding your mobile helps with faster logins and password resets.

Step 6: Create a strong password

- Must be at least **7 characters**, with **numbers + upper/lowercase letters**
- For your password, use something like GreenLeaf!28
- Avoid passwords that are too easy to guess like password123, your name or MyGov2024
- Re-type to confirm

Step 7: Set up secret questions

- Choose **3 secret questions and answers**
- You can pick from the list or make your own
- Choose answers that don't change or aren't easy to guess (e.g., avoid pet names if you post about them online).

Once you're done, you'll be able to **link services** like Centrelink, Medicare, and ATO and manage everything from one place.

SECTION 12: MAKING SENSE OF CENTRELINK

Centrelink can help you out with payments while you study, train, look for work, or get back on your feet. If you're aged **16–24**, it's worth checking if you're eligible. You might qualify if:

- You're **16–24 years old**
- You're **studying**, doing an **apprenticeship**, **looking for work**, or **unable to work**
- You're an **Australian citizen**, **permanent resident**, or hold an eligible visa
- Your **income** (or your parents' income, if you're under 22) is under the limit

Types of payments

🧑‍🎓 Youth Allowance

- Full-time students or apprentices (16–24)
- Job seekers (16–21)
- Young people who can't live at home (special circumstances)
- NB: you're under 22, you might be considered "dependent" unless you meet special independence rules.

You may also be eligible for:

- **Rent Assistance**
- **Relocation Scholarship** (if you move for study)

🎓 Austudy

- Full-time students and apprentices **25 or older**
- Youth Allowance turns into Austudy once you hit 25 and stay in full-time study.

🖤 ABSTUDY

- **Aboriginal or Torres Strait Islander** students/apprentices

Includes:

- Help with **living costs**
- Support for **travel, accommodation, and school materials**

🧍 JobSeeker Payment

- Young people **22+** who are unemployed and actively looking for work or unable to work due to illness/injury

How to Apply

1. Create a MyGov account
2. Link Centrelink
3. Submit your claim online
4. Upload documents (ID, bank details, proof of study/job search)
5. Wait for approval; payments start once your claim is processed. Claims can take 2–6 weeks. Apply early and check your MyGov inbox for updates!

What You'll Need

- Birth certificate or passport
- Tax File Number (TFN)
- Bank account details
- Proof of enrolment or job search
- Rent agreement (if applying for Rent Assistance)

Tips

- Apply **early;** don't leave it to the last minute
- Be **honest and accurate**; false info = trouble
- Keep your **details up to date**
- Download the **Express Plus Centrelink app** for easy access
- Use **MyGov self-service** to report income and view payments

Need Help?

- Call **Centrelink Youth & Student line**: **132 490**
- Visit a **Services Australia office**
- Use the Payment and Service Finder

SECTION 13: MEDICARE CARD

Medicare is Australia's public health system. It helps cover the cost of:

🧑‍⚕️ Doctor visits (GPs)

🏥 Hospital treatment as a public patient

💊 Some medications (via the PBS)

🧪 Tests and scans (like X-rays or blood tests)

Who can apply?

💳 You can apply for your own Medicare card if you're:

- An Australian citizen, permanent resident, or hold a relevant visa
- 15 years or older
- Living in Australia

What you'll need (proof of identity)

📝 If you're 15+ and applying for your own card:

- One primary ID (e.g. passport, birth certificate)
- One secondary ID (e.g. student ID, bank card, school record, utility bill)

👥 If you're under 15:

- You'll need to be added to a parent/guardian's card
- If you're already on a family card but want your own, you can ask to transfer to an individual card

How to apply

Option A: Online (via MyGov)

- Create a MyGov account at my.gov.au
- Link the Medicare service
- Fill out the "Enrol in Medicare" form
- Upload your ID documents
- Submit the form

Option B: In person (recommended for first-timers)

- Download and print the Medicare Enrolment Form (MS004)
- Fill it out
- Take the form and your ID to a Medicare Service Centre
- Find a Medicare office near you

What happens next?

- You'll get your Medicare number on the spot or within a few days (if applying in person)
- Your Medicare card will arrive by mail within 3 weeks

📱 Digital Medicare Card

You can use your card digitally via the Express Plus Medicare app:

- Download it from the App Store or Google Play
- Sign in with MyGov
- Use it for appointments and prescriptions

SECTION 14: TAX FILE NUMBER

Your Tax File Number (TFN) is a unique 9-digit number issued by the Australian Taxation Office (ATO). It's basically your money ID, and you'll need it for:

💼 Getting paid by an employer

🧮 Lodging tax returns

💸 Applying for Centrelink

🏦 Opening a bank account

🎓 Starting uni or TAFE (for HECS/HELP loans)

You can apply for a TFN if you're

🦘 Living in Australia

🪪 An Australian citizen (any age)

🏠 A permanent resident

✈️ A temporary resident with a valid visa

What you'll need

📋 A valid identity document (see below)

📧 An email address

🖨️ Access to a printer (if applying via Australia Post)

💻 A MyGov account (optional but helpful)

How to apply

Step 1: Go to the ATO website

- http://www.ato.gov.au/TFN

Step 2: Start the application

- Choose "Individuals"
- Click "Apply for a TFN"
- Select "Online application via myGovID" (if you're 15+ and have ID)

Step 3: Verify your identity (using at least two of the documents listed below)

- Australian passport or birth certificate
- Medicare card
- Australian driver's licence
- Australian visa (if you're not a citizen)

Note: If you don't have enough ID

- You'll be directed to apply through Australia Post
- Fill out the online form
- Print the summary
- Take it + your ID to an Australia Post outlet

📬 **What happens next?**

- Your TFN will arrive by mail within 28 days
- Keep it safe, don't share it unless required (e.g. employer, bank)

💡 **Tips**

- You only ever need one TFN for life, don't reapply if you forget it
- Store it in a safe folder or password manager
- Starting work? Give your TFN to your employer or you'll be taxed at the highest rate
- Under 16? It's often easiest to apply via paper form at Australia Post with parental support

SECTION 15: AUSTRALIAN PASSPORT

Planning to travel or just want ID for adult life? Here's how to get your first Australian passport.

What you'll need

📄 Your full Australian birth certificate or citizenship certificate

🪪 Photo ID (e.g. driver licence, school ID)

🔄 Proof of any name change (if applicable)

🖼️ One passport-sized photo (must follow official photo rules)

🧬 Extra requirement (if born in Australia after 20 Aug 1986)

You'll also need to prove that at least one parent was an Australian citizen or permanent resident when you were born.

Provide one of the following:

- Parent's full birth certificate
- Parent's Australian passport (issued after 20 Aug 1986)
- Parent's citizenship certificate

If neither parent was a citizen, you'll need proof of their permanent residency (e.g. visa documents)

Apply online, then go to local post office

- Visit http://www.passports.gov.au/
- Click "Apply or Renew" > "New Passport"
- Fill out the form carefully
- Print the completed form with the barcode
- Don't sign it yet, this needs to be completed at the post office

Guarantor requirements

- Be an Australian citizen
- Have known you for at least 12 months
- Not be related to you or live at your address
- Be willing to sign part of your form and the back of one photo

What to bring to your Australia Post appointment

- Your printed and unsigned passport form
- Your original documents and ID
- Your passport photo
- The application fee (approx. $325 for a 10-year passport)
- Must be lodged in person at an approved Australia Post outlet

What happens next?

- Processing time: Up to 6 weeks
- You'll receive your passport by registered mail
- You can track progress at www.passports.gov.au

💡 **Final Tips**

- Don't sign your form until asked at the post office
- Bring original documents, no photocopies
- Make sure your photo follows passport photo rules exactly
- If you're under 18, you'll need parental consent and different documentation

SECTION 16: BANK ACCOUNT

How to open a bank account

Opening a bank account is one of the first steps to adulting. It helps you get paid, save money, and manage your spending like a pro.

Popular banks in Australia

Make sure you compare fees, app features, branch access, and whether they offer youth/student accounts.

- Commonwealth Bank (CBA)
- Westpac
- ANZ
- NAB
- ING, ME Bank, Bendigo Bank (smaller or online banks)

To open an account, you will need 100 Points of ID

- Primary ID: Passport or Birth Certificate
- Secondary ID: Medicare Card or Driver's Licence
- Student ID (sometimes accepted)
- Proof of address: bill, Centrelink letter, or school letter
- Note: If you're under 18, a parent or guardian might need to be present.

You can open an account

- Online – quick and easy
- In person – visit a branch (recommended if you're under 18)
- Via app – some banks offer app-only setup

Account types (most popular for school leavers)

- Everyday Transaction Account – for daily spending
- Savings Account (optional) – earns interest on your savings
- Note: Look for accounts with no monthly fees for students or youth.

To fill out the application you will need to provide

- Full name and contact details
- Date of birth
- Tax File Number (TFN) – optional but recommended (so you don't get taxed on interest)
- ID info

Once approved

- You'll get a debit card in the mail or via app
- Activate it online, in the app, or by phone
- Set up your online banking login

💡 Tips for managing your account

- Add your TFN to avoid tax on bank interest
- Set up online banking and alerts to track spending
- Link your account to MyGov and Centrelink if needed
- Download your bank's app for transfers, budgeting tools, and balance checks

SECTION 17: CREDIT CARDS

Credit cards can be handy, but they come with serious responsibilities. If you're not careful, they can lead to debt, stress, and financial setbacks. Here's what every school leaver should know:

Some risks to be aware of

High interest = Big trouble

- Most credit cards charge 8% to 28% interest
- If you don't pay off the full balance each month, your debt grows fast
- Even small unpaid amounts can snowball due to compounding interest

Credit score damage

- Late payments, maxing out your card, or applying for too many cards can hurt your credit score
- A low score makes it harder to get loans, rent a place, or even get a phone plan

Hidden fees

- Annual fees
- Late payment fees
- Foreign transaction fees
- Cash advance fees

Note: These can add up quickly and make your card more expensive than you think

Fraud and identity theft

- Credit cards can be targeted by scammers
- Always protect your personal info and check your statements regularly

Credit Card churning

- Some people open multiple cards for sign-up bonuses
- Sounds fun, but it can wreck your credit score and lead to account closures

Borrowing capacity

- Having lots of cards or high credit limits can make lenders nervous
- It might affect your ability to get a car loan, personal loan, or mortgage later

Smart Credit Card habits

- Pay the full balance monthly: avoid interest charges
- Set spending limits: stick to a budget
- Monitor account activity: check for suspicious transactions
- Understand the terms: know your fees, interest rates, and rewards
- Limit the number of cards: only keep what you truly need

Need help or advice

National Debt Helpline: Call 1800 007 007 for free, confidential support

Financial Counselling Australia: Visit www.financialcounsellingaustralia.org.au

SECTION 18: RENTING

A quick guide for school leavers to understand renting rules by state and territory.

STATE / TERRITORY	BOND LIMIT	RENT INCREASE RULES	NOTICE TO VACATE	EVICTION CONDITIONS
NSW	Up to 4 weeks	60 days' notice	14 days (breach), 90 days (no cause)	No eviction during fixed term unless breached
VIC	4 weeks (higher if rent > $900)	Every 12 months, 60 days' notice	60 days (with reason), 120 days (no reason)	No-fault evictions banned
QLD	4 weeks + 2 weeks in advance	Every 12 months, 2 months' notice	2 months (periodic), immediate (breach)	Only for breach during fixed term
SA	4 weeks (<$250), 6 weeks (>$250)	Every 12 months, 60 days' notice	60 days (periodic), 14 days (breach)	Breach or end of fixed term
WA	4 weeks + $260 pet bond	Every 6 months, 60 days' notice	60 days (periodic), 7 days (breach)	Breach or end of fixed term
TAS	4 weeks + $260 pet bond	Every 6 months, 60 days' notice	60 days (periodic), 7 days (breach)	Breach or end of fixed term
ACT	Up to 4 weeks	Every 6 months, 30 days' notice	14 days (breach), 42 days (no cause)	Only with valid reason
NT	Up to 4 weeks	Once per year, max 110% CPI	8 weeks (no cause)	No eviction during fixed term unless breached

Tips for a successful rental application

📄 Prepare 100 points of ID (passport, Medicare card, student ID, etc.)

💰 Show proof of income (payslips, Centrelink statements, bank statements)

🏠 Provide rental history or references from previous landlords

🧾 Include personal references (non-family) to vouch for your reliability

📝 Fill out all application forms completely and accurately

📧 Write a short cover letter introducing yourself and explaining why you'd be a great tenant

📷 Be polite and presentable at inspections

📊 Ensure rent is no more than 30% of your income to improve approval chances

Know your rights

🔒 Your bond must be lodged with your state’s rental bond authority

📈 Rent can only be increased with proper notice and within legal limits

📬 You must receive written notice before being asked to vacate

🚫 Evictions during fixed-term leases can only happen if you breach the agreement

🛠️ Landlords must maintain the property and respond to repair requests

📁 Keep records of all communication and payments

🆘 Contact your local tenancy advocacy service if you need help

RENTAL OPTION	DESCRIPTION	BEST FOR	KEY PROS	THINGS TO WATCH OUT FOR
Private rental	Renting a whole unit or house via a real estate agent or landlord	Families, working adults	Full privacy, independence	Bond + rent in advance, strict application process, lease terms
Share house	Renting a room and sharing common spaces with others	Students, young workers	Social, cheaper rent & bills	Less privacy, shared chores/responsibility, compatibility issues
Boarding / rooming houses	Rent a furnished room; sometimes includes meals	Low-income earners, students	Often flexible leases, utilities included	Less personal space, different rules by state
Student accommodation	Managed housing near universities or TAFEs (on- or off-campus)	Uni/TAFE students	Safe, convenient, bills included	Can be expensive, limited to students
Subletting	Renting from someone already leasing the property	Short-term renters, travellers	Flexible, avoid formal lease	Risky if not approved by landlord
Rent-to-Buy / Rent vesting	Rent now with option to buy later, or rent and invest elsewhere	Professionals, future buyers	Good long-term planning	Complex contracts, legal advice needed
Co-living spaces	Modern shared living with private room & shared facilities	Digital nomads, young professionals	All-inclusive, often furnished	More expensive than standard share housing
Government / social housing	Affordable housing for eligible low-income individuals/families	People on Centrelink, struggling families	Very affordable, often long-term	Long waitlists, strict eligibility
Hostels / temporary lodging	Budget short-term stays (shared rooms, flexible stay length)	Backpackers, emergency housing	Cheap, social, flexible	Not suitable long-term, limited privacy
Homestay	Live with a host family; meals & utilities included	International students, under 18s	Safe, cultural experience, supportive	Less independence, family house rules
Tiny house / caravan parks	Renting space in parks or land with small dwellings	Budget-conscious renters, remote workers	Cheap rent, nature living	Limited locations, variable amenities

How to apply

Step 1: Gather documents

- Photo ID (driver's licence or passport)
- Proof of income (3 recent payslips, Centrelink statement, or bank statements)
- Rental history (previous rental ledgers, references)
- Employment details (contract or letter from employer)
- Personal references (non-family members)
- 100 Points of ID (check what your agency requires)

Step 2: Search for properties

- https://www.realestate.com.au/
- https://www.domain.com.au/
- https://www.flatmates.com.au/
- Local real estate websites
- Facebook Marketplace

Step 3: Arrange to inspect property

- Book an inspection online or call the agent.
- Check for damage, location suitability, noise, safety etc.
- Ask questions about internet access, parking, and furnishing included.

Step 4: Application form

Apply via:

- Online via 2Apply, Ignite (Realestate.com.au), or the agency’s website.
- Paper form at the inspection or downloaded from the agent’s site.

Requirements:

- Upload / provide copies of your documents
- Provide rental history and references
- Include your income and employment info

Best to submit application immediately after thins

Tip:

- Submit ASAP after the inspection as competition is high!
- You can apply for multiple rentals at once.
- Make sure everything is complete and accurate.
- You can set up an online profile via some real estate websites to make it easy to apply.

Step 5: Waiting for approval

Agents or landlords will check your:

- Rental history
- Employment and income
- References
- They may contact you for clarification.

Step 6: Sign the lease

If approved, you'll receive a Residential Tenancy Agreement (lease)

- Read it carefully before signing

Pay:

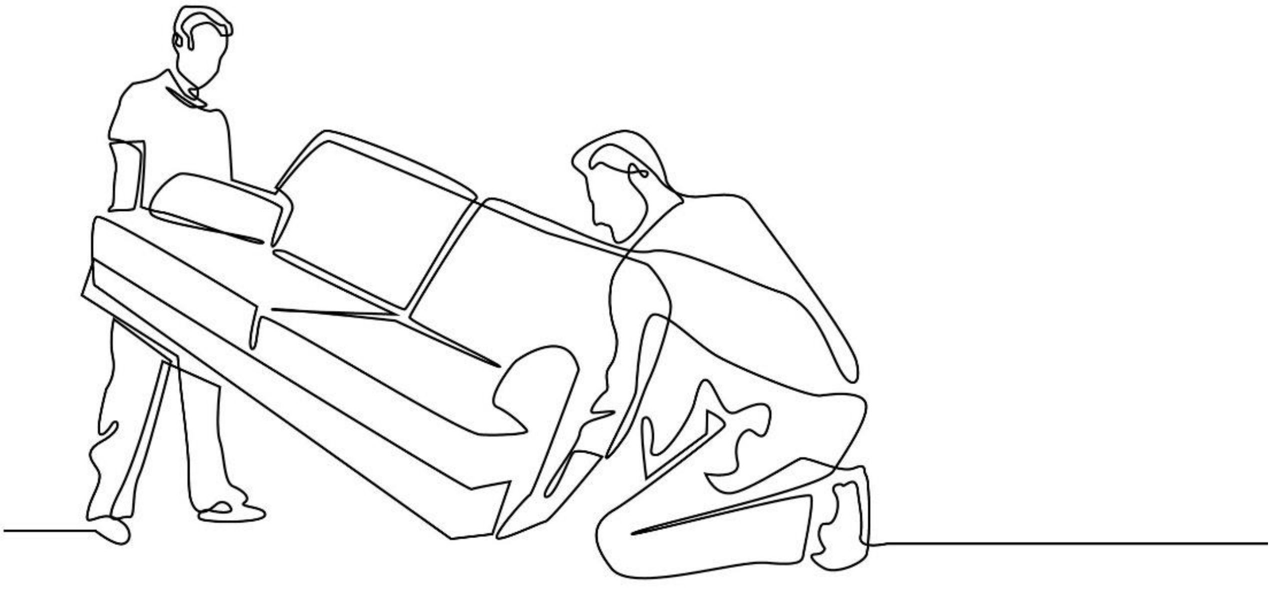
- Bond (usually 4 weeks' rent)
- First 2 weeks' rent in advance
- Bond is lodged with the relevant state's Rental Bond Authority.

Step 7: Get ready to move in

- Conduct a Condition Report with the agent
- Take your own photos as proof
- Set up utilities (electricity, gas, internet, etc.)

💡 **Tips:**

- Be organised and fast
- Include a rental cover letter if you're new to renting
- Clean up your online profile (some landlords Google applicants)
- Have a guarantor if you're unemployed or a student
- Note: Real Estate agents usually only accept you if the house you are applying for is 30% of your income, calculate your weekly/fortnightly income, and minus 30% from that total, if you are being rejected for housing this may be a reason.



Utility Connection Guide: Electricity, gas and internet

If your application is approved, one of the easiest options is to see if your real estate agent offers a utility connection service. These services can arrange electricity, gas, water, and internet for you, saving you the hassle of calling multiple providers. It's a quick way to reduce stress when moving into your new place.

Alternatively, you can shop around for the best deals and choose services from the same company or mix and match providers to suit your budget and needs.

UTILITY	WHAT YOU'LL NEED	HOW TO CONNECT
Electricity	• New address • Move-in date • Valid ID • Concession details (if eligible)	• Compare providers at Energy Made Easy or Victorian Energy Compare. • Choose a provider (e.g., AGL, Origin, EnergyAustralia). • Apply online or call to set up your account. • Match connection date to your move-in. • Check if a technician visit is needed (sometimes remote). • Expect a connection fee on your first bill.
Gas (if required)	• Property address • Move-in date • ID	• Confirm if property has gas (look for meter or ask landlord). • Compare providers on the same sites as electricity. • Apply online or by phone. • Request connection date and confirm if you need to be home.
Internet	• Property address • ID • Desired speed/plan • Payment details	• Check availability at NBN Co. • Compare plans at WhistleOut (e.g., Telstra, Optus, TPG). • Sign up online or by phone. • Schedule install if needed. • Plug in modem/router and go online!

Need Help?

- Energy and Water Ombudsman – free help with utility issues in your state
- Tenants' Union – help with rental rights

💡 **Tips:**

- Some areas allow gas and electricity bundles.
- Some homes use bottled gas instead of mains.
- NBN isn't everywhere, some areas use ADSL or mobile broadband.
- Choose no-lock-in contracts if renting short-term.
- Allow a few days to 2 weeks for connection.

SECTION 19: CAR MAINTENANCE, ROADWORTHY and REGISTRATION

Part 1: General car maintenance tips

TASK	HOW OFTEN	WHY IT MATTERS	QUICK TIP
Check engine oil	Monthly	Prevents engine damage	Use dipstick & top up as needed
Change engine oil/filter	Every 5,000–10,000km	Keeps engine running smoothly	Use correct oil grade
Check tyre pressure	Monthly	Improves safety, fuel economy	Check when tyres are cold
Rotate tyres	Every 10,000km	Promotes even tyre wear	Ask mechanic to include it during service
Check brakes	Every 6 months	Crucial for safety	Listen for squealing or vibration
Refill fluids	Monthly	Coolant, brake fluid, power steering	Use manufacturer-recommended fluids
Replace wiper blades	Yearly	Visibility during rain	Clean windscreen regularly
Battery health	Yearly or as needed	Prevents breakdowns	Check for corrosion on terminals
Light check	Monthly	Required for legal safety	Replace blown bulbs promptly

Everyday car tips

- Keep a car emergency kit: jumper leads, torch, tyre inflator, blanket.
- Store spare oil, coolant & washer fluid in your boot.
- Use a logbook app to track fuel economy and services (e.g. Drivvo, myCARFAX).
- Always warm up your car for a minute before driving in cold mornings.

Part 2: Roadworthy certificates (RWC) by State

STATE	WHEN RWC IS NEEDED	ISSUED BY	VALIDITY	EXTRA TIPS
QLD	Selling or re-registering	Approved Inspection Station (AIS)	2 months or 2,000km	Check for rust, tyre wear & oil leaks before inspection
NSW	Annual inspection (if >5 years old)	eSafety Check (Pink Slip) via licensed mechanic	6 months	Book your inspection early before rego expires
VIC	Selling or re-registering	Licensed vehicle tester	30 days	Don’t buy a car without a valid RWC unless you can tow it
SA	Not required unless defected	SAPOL or Transport SA	N/A	Avoid defect notices by keeping lights, tyres, and brakes in top shape
WA	Rego transfer or if requested	WA DOT inspection centres	N/A	Inspectors focus on brakes, steering & emissions
TAS	Only for defect notices or unregistered imports	Approved centres	N/A	Keep car clean & fully operational to avoid a defect
ACT	Rego transfer or unregistered vehicles	Access Canberra	30 days	New cars may be exempt if within 4 years
NT	When registering used vehicles or after rego lapse	MVR test centre	N/A	Book early in remote regions as appointments are limited

Part 3: Registration

STATE	COST ESTIMATE (4CYL CAR)	REGO INCLUDES	WEBSITE	LOCAL TIPS
QLD	$800/year	CTP + rego	www.qld.gov.au/transport	Transfer rego within 14 days when buying used
NSW	$700–$1,000/year	Rego + CTP separate	www.service.nsw.gov.au	Shop around for cheaper CTP providers
VIC	$850/year	TAC + CTP + rego	www.vicroads.vic.gov.au	You can pay monthly, quarterly, or yearly
SA	$650–$800/year	Rego + CTP	www.sa.gov.au	Pensioner and concession discounts apply
WA	$750–$950/year	Rego + CTP	www.transport.wa.gov.au	Check for overdue rego fines before buying a used car
TAS	$600–$750/year	Rego + MAIB (CTP)	www.transport.tas.gov.au	Rego can be renewed online up to 3 months early
ACT	$850–$950/year	CTP + rego	www.accesscanberra.act.gov.au	Check eligibility for rego exemption programs
NT	$700/year	Rego + CTP	www.nt.gov.au/driving	Use online portal for rego & inspection bookings

Comprehensive car insurance

The highest level of car insurance available in Australia. It covers:

- Damage to your own car (regardless of who caused the accident)
- Damage to other people’s property
- Theft, fire, storm, vandalism, hail, and flood

Cost depends on

- Your age
- Car model, age, and value
- Where you live (e.g. high-theft areas)
- Driving history
- Where you park at night (street vs garage)

Extras and excess amounts

Excess = the amount you pay when you make a claim
Example: If your excess is $800 and repairs cost $3,000, you pay $800 and insurance pays the rest.

You can choose:

- Higher excess = cheaper premiums
- Lower excess = higher premiums

Tips before you buy

- Compare multiple insurers – Use websites like Compare the Market, Canstar, Finder
- Look for youth-friendly discounts – Some insurers offer safe driver or learner discounts
- Ask about agreed value vs market value:
- Agreed value = You choose the payout amount
- Market value = Insurer decides based on current market
- Read the Product Disclosure Statement (PDS) – It lists all terms and exclusions
- Add nominated drivers – If parents or friends will also drive your car
- Keep your car secure – Insurers prefer garages, alarms, and immobilisers

Part 4: Test Fees and Licence Costs

STATE / TERRITORY	TEST FEES	LICENCE COSTS	LOGBOOK
NSW	Driver Knowledge Test: $57 (Online unlimited attempts, In-person per attempt) Driving Test: $70 Hazard Perception Test: $57	P1: $72 P2: $112 Full Licence (10 yrs): $422 (only for unrestricted C/R, age 21-44)	120 hrs supervised (incl 20 night hrs)
VIC	First online theory free First permit free ($27) First hazard perception test free ($20.20)	Provisional licence: Free for P1 and P2, $94 for replacement/renewal Full licence (10 yrs): $321.90	120 hrs supervised
QLD	PrepL online knowledge test: $28.70 Hazard perception test: $41.30 Practical driving test: $67.15	Learner Licence: $77.55 (3 yrs) Full licence (5 yrs): $205.05 Full licence (10 yrs): $550	100 hrs supervised (incl 10 night hrs)
SA	P1 test: $106.16	Learner's Permit: $39.65 Provisional (P1 & P2): $66.39 Full Licence: $137.06	75 hrs supervised (incl 15 night hrs)
WA	Hazard Perception Test: $28.40 (initial), $22.90 (resit) Practical Driving Assessment resit: $113.70	Full licence (5 yrs): $163.50	50 hrs supervised (incl 5 night hrs)
TAS	Road Rules Knowledge Test: $28.70 Learner's Permit Fee: $52.40	Learner Licence: $57.20 Provisional Licence: $144.90 Full licence (10 yrs): $439.80	120 hrs supervised
NT	Theory test: $20 DriveSafe NT enrolment: $110	Learner licence (2 yrs): $29 Provisional licence (2 yrs): $59 Full licence (10 yrs): $204	No mandatory hours

SECTION 20: VOTING IN AUSTRALIA

Voting is compulsory for Australian citizens aged 18 or over in both federal and state/territory elections.

You must be enrolled to vote – check/update enrolment at: https://www.aec.gov.au

Failing to vote without a valid reason may result in a fine (usually $20).

You can vote early, by postal vote, or in person on election day.

Federal (National)

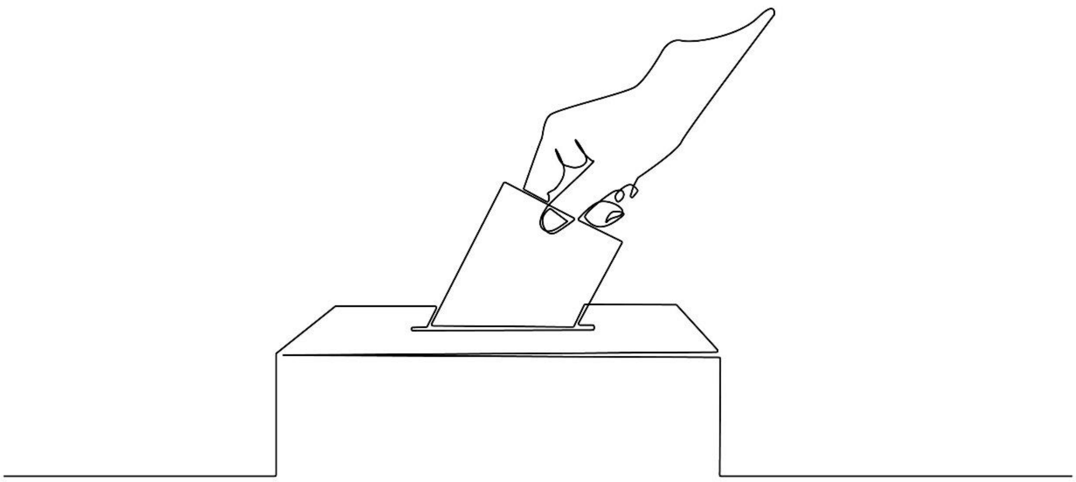
- Covers House of Representatives & Senate (Commonwealth Parliament)
- Votes for Prime Minister’s party (via local MPs)
- Elections held every 3 years (House), 6 years (Senate, staggered)
- Electoral Roll managed by AEC (Australian Electoral Commission)
- Compulsory for citizens aged 18+

State/Territory

- Covers State Parliament (Lower & Upper Houses where applicable)
- Votes for State Premier’s party (via state MPs)
- Elections held every 3–4 years (varies by state/territory)
- Electoral Roll usually linked to AEC, but run by state bodies
- Also compulsory for citizens aged 18+

Why should you vote?

- It’s compulsory by law, you can be fined if you don’t vote.
- Voting gives you a say on healthcare, education, jobs, climate, infrastructure, and laws that affect your daily life.
- It’s part of living in a democratic country – it protects your freedom and voice.
- You contribute to choosing representatives who make decisions for your community.



New South Wales (NSW)

NSW Electoral Commission
Parliament: Bicameral (Legislative Assembly + Legislative Council)
Elections: Every 4 years
Website: https://www.elections.nsw.gov.au

Victoria (VIC)

Victorian Electoral Commission (VEC)
Parliament: Bicameral
Elections: Every 4 years
Website: https://www.vec.vic.gov.au

Queensland (QLD)

Electoral Commission of Queensland (ECQ)
Parliament: Unicameral (Legislative Assembly only)
Elections: Every 4 years
Website: https://www.ecq.qld.gov.au

Western Australia (WA)

WA Electoral Commission
Parliament: Bicameral
Elections: Every 4 years
Website: https://www.elections.wa.gov.au

South Australia (SA)

Electoral Commission SA
Parliament: Bicameral
Elections: Every 4 years
Website: https://www.ecsa.sa.gov.au

Tasmania (TAS)

Tasmanian Electoral Commission
Parliament: Bicameral (Legislative Council uses staggered elections)
Elections: Every 4 years
Website: https://www.tec.tas.gov.au

Australian Capital Territory (ACT)

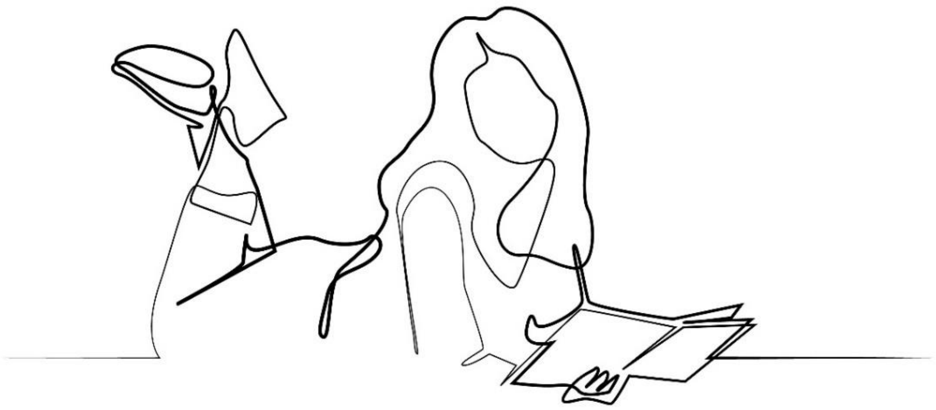
ACT Electoral Commission
Legislative Assembly only
Elections: Every 4 years
Website: https://www.elections.act.gov.au

Northern Territory (NT)

Northern Territory Electoral Commission
Legislative Assembly only
Elections: Every 4 years
Website: https://ntec.nt.gov.au

💡 **Tips:**

- Enrol to vote at 16 (but vote at 18+)
- Check if your electorate boundaries or polling location have changed.
- Bring ID only if your state requires it (most do not).
- If you're overseas or can't attend, apply for a postal vote or early vote.



SECTION 21: MEDICAL

How to book a doctor's appointment

Step 1: Find a GP

- Search online using Google, HotDoc, or HealthEngine. You can filter by:
- Location
- Bulk billing (no extra cost)
- Specialty (e.g., mental health, sexual health)

Check the cost:

- Bulk billing = free (Medicare covers it).
- Private fees = usually $80–$100, but Medicare gives back $41–$50.

Step 2: Book your appointment

- Online: Use clinic websites or apps like HotDoc.
- Phone: Call the clinic reception.
- Have your Medicare card ready:
- You'll need the number and reference digit.
- Arrive 10 mins early if it's your first visit (paperwork time).

Pro Tips

- Say why you're booking (e.g., mental health, prescription, STI check) so they allow enough time.
- Book a longer appointment for mental health plans or multiple issues.
- Ask about bulk billing when you call if you're unsure.
- Bring ID and Medicare card for your first visit.

How to book a specialist appointment

What's a Specialist?

- A doctor who focuses on one area (e.g., skin = dermatologist, heart = cardiologist, mental health = psychiatrist).
  You need a referral from a GP first.

See your GP:

- Explain your concerns.
- They'll give you a referral letter.

Choose a specialist:

- GP can recommend one or choose own

Book:

- Call or book online using the referral details.

Have ready:

- Referral letter
- Medicare card
- Private health info (if you have it)

Ask about costs:

- What's the fee?
- Medicare rebate?
- Any gap (out-of-pocket)?
- Bulk billing is rare for specialists.

Prepare for the appointment:

- Bring referral, Medicare card, test results.
- Write down symptoms and questions.

Costs explained

TYPE	DESCRIPTION
Bulk Billing	Free (Medicare covers 100%). Rare for specialists.
Medicare Rebate	Medicare pays part (e.g., $75). You pay the gap.
Private Cover	May cover some costs for procedures/surgery.
No Insurance?	You can still go—just expect full fees.

Tip: Always ask for a quote before booking.

SECTION 22: CHANGES WITH TURNING 18

- You're in charge now: Parents can't book or access your health info without your consent.
- Get your own Medicare card: Apply online or through MyGov.
- Keep track of your referrals and appointments: It's your responsibility now.
- Privacy matters: You can choose to keep Medicare records private.

Tips for young people

- Set reminders so you don't miss appointments.
- Feeling nervous? Bring a friend or support person.
- Keep receipts if you're claiming rebates.
- On Centrelink? You might get bulk billing or Health Care Card discounts.
- Use apps like HotDoc or HealthEngine to book and manage appointments easily.

Sexual health appointments

- Leaving school = more independence, including your health. Sexual health checks are normal—just like going to the dentist.
- Peace of mind: Catch issues early.
- Prevention: Many STIs have no symptoms but can cause long-term problems.
- Respect: Caring for your health means respecting yourself and others.
- Healthy relationships: Testing supports honest communication.

What happens at the appointment?

It's private, respectful, and quick:

- Basic questions about your health and sexual activity (no judgement).
- Tests: urine, blood, or swabs.
- Ask about contraception, STIs, consent, anything you need.
- Optional contraception or vaccines (like HPV if you missed it).
- Confidential, even under 18, you can attend without parents if you understand what's involved.

Where to book?

OPTION	HOW TO ACCESS	COST
GP (Doctor)	Online, phone, or HotDoc	Bulk billed if GP offers it
Sexual Health Clinics	Public clinics in major cities	Often free or low-cost
Family Planning Clinics	e.g., Family Planning NSW, SHINE SA	Low cost, sometimes free <25
Uni Health Services	On-campus clinics	Free or discounted for students
Telehealth	Online appointments	Varies; some bulk bill

You don't always need a referral!

What to get checked for

- Chlamydia & gonorrhoea (most common for 15–29)
- HIV, syphilis, hepatitis B/C
- Genital warts or herpes
- Contraceptive options or emergency contraception
- Pregnancy testing or counselling
- PrEP (if at higher HIV risk)

When to book

- Every 6–12 months if sexually active
- After unprotected sex or a new partner
- If you have symptoms (itching, discharge, burning)
- Before starting a new relationship
- After sexual assault (free priority care available)

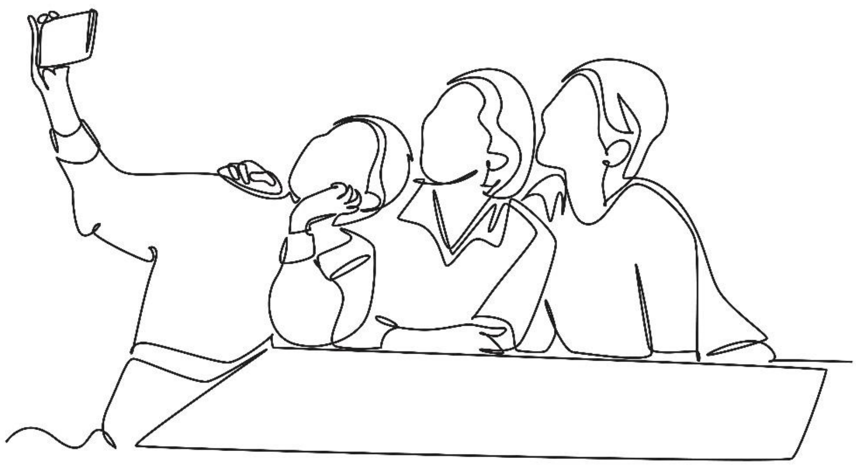
Booking and attending tips

- Use a private browser if worried about privacy.
- Ask if the clinic bulk bills (free with Medicare).
- Wear comfy clothes (quick swab possible).
- Be honest, doctors aren't there to judge.
- Prefer a same-gender doctor? Just ask.

Your Health = Your Power

Looking after your sexual health:

- Builds confidence
- Prevents future issues
- Helps you start adulthood feeling in control
- Even if you feel fine, regular checks are smart. It's quick, private, and totally normal.



SECTION 23: MENTAL HEALTH

Your mental health affects how you think, feel, and act. It impacts friendships, study, work, and your overall wellbeing. In Australia, 1 in 5 people experience a mental health condition every year, yet stigma still stops many from getting help.

Seeking help = Strength

- Early support can save lives, prevent things from getting worse, and improve quality of life.
- There are culturally safe and gender-affirming services available across Australia.

Support options

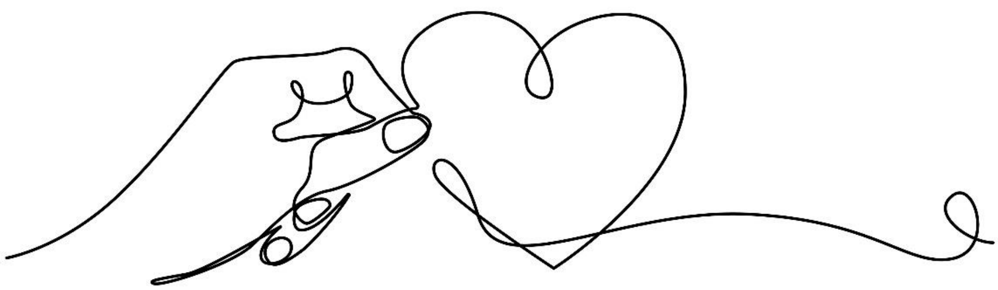
- Women: Women's health centres, perinatal support, GPs.
- Men: Campaigns like RUOK? and Movember break stigma. Start by talking to a mate, GP, or Men's Helpline.
- LGBTQIA+: Services like QLife or Minus18 offer peer support. Your identity is valid.
- Aboriginal & Torres Strait Islander Peoples: Connection to culture is protective. Aboriginal Medical Services, Healing Foundation, yarning circles, and Elders can help.
- Multicultural & Refugee Communities: Services like Transcultural Mental Health and Foundation House provide multilingual support.

Look out for signs

- Withdrawal from friends
- Mood changes
- Hopelessness
- Self-harm

Where to get help

SERVICE	CONTACT	DETAILS
Lifeline	13 11 14	24/7 crisis support
Beyond Blue	1300 22 4636	Anxiety & depression
Headspace	headspace.org.au	Youth mental health (12–25)
QLife	1800 184 527	LGBTQIA+ peer support
13YARN	13 92 76	First Nations crisis support
MensLine	1300 78 99 78	Support for men
Multicultural Mental Health	mmha.org.au	Culturally inclusive services



SECTION 24: DOMESTIC VIOLENCE

Domestic violence (also called family violence) happens when someone uses **power and control** over another person.It can occur in romantic relationships, families, friendships and / or shared households.

Types of abuse

- **Physical**: Hitting, slapping, choking, restraining.
- **Emotional**: Humiliation, threats, manipulation, name-calling.
- **Sexual**: Any sexual activity without consent.
- **Financial**: Controlling money, stealing, denying access to funds.
- **Social**: Isolating you from friends/family, stalking.
- **Digital**: Monitoring devices, tracking location, harassing online.
- **Cultural/Spiritual**: Shaming beliefs, controlling cultural practices.

Warning signs

- You feel scared, controlled, or unsafe.
- You're constantly blamed for things.
- Your choices or movements are restricted.
- You're threatened with harm (or your children are).
- You're isolated from friends or support networks.

Why don't people just leave?

Leaving is complicated. People may stay because of:

- Fear of retaliation or homelessness
- Love, hope for change, or shame
- Financial dependence
- Children's safety
- Cultural or religious reasons
  It's never your fault. Help is always available.

Effects of domestic violence

- Anxiety, depression, PTSD
- Loss of confidence or identity
- Difficulty trusting others
- Physical injuries or chronic illness
- Increased risk of substance use

How to get help

In an emergency:

- Call **Triple Zero (000)** and ask for police.
- Talk to someone you trust: teacher, welfare officer, doctor, counsellor, or friend.

National helplines

SERVICE	PHONE	NOTES
1800RESPECT	1800 737 732	24/7 counselling & referrals
Lifeline	13 11 14	24/7 mental health support
Men's Referral Service	1300 766 491	For men seeking help for their behaviour
Kids Helpline	1800 55 1800	Ages 5–25, free and confidential

Safe housing and support

- Refuges and crisis accommodation
- Centrelink crisis payments if leaving violence
- Free legal aid and protection orders (AVOs / IVOs / DVOs)

Support services by State

STATE	MAIN SUPPORT SERVICES
NSW	DV Line: 1800 65 64 63
VIC	Safe Steps: 1800 015 188
QLD	DV Connect: 1800 811 811
WA	Women's DV Helpline: 1800 007 339
SA	DV Crisis Line: 1800 800 098
TAS	Family Violence Counselling: 1800 608 122
ACT	DVCS: (02) 6280 0900
NT	Dawn House: (08) 8945 1388

Culturally inclusive support

- **1800RESPECT**: Interpreters & Aboriginal-specific services
- **Djirra (VIC)**: Aboriginal women support – 1800 105 303
- **Strong Women Talking (QLD)**: First Nations women support
- **InTouch (National)**: Multicultural women – 1800 755 988

How to support someone

- **Believe them**. Don't judge or pressure.
- Help make a safety plan if they want to leave.
- Encourage them to contact **1800RESPECT** or local services.
- Never confront the abuser — it can increase risk.
- Check in regularly and offer practical help (transport, childminding).

Remember

"You are not alone. You are not to blame. You deserve to be safe."

Domestic violence orders (DVOS)

A **DVO** (sometimes called an AVO, IVO, or protection order) is a legal order that helps keep you safe from violence, threats, or harassment.

Key facts

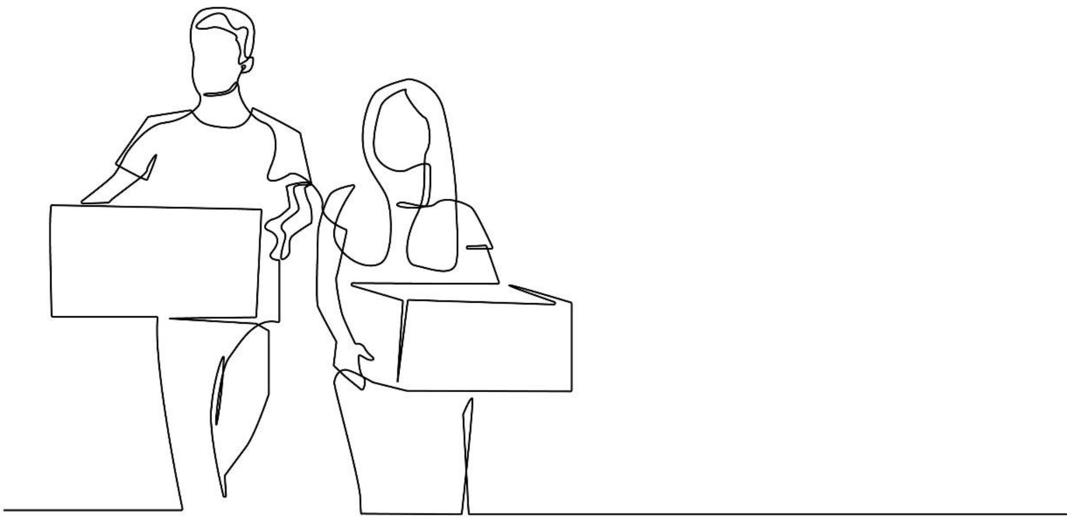
- **Free to apply** — you don't need to pay.
- **Breaching a DVO is a crime** in every state.
- Courts can make **temporary (interim)** or **long-term orders**.
- You **don't need to be physically hurt** to get protection.
- Orders can protect **children, family, housemates, or carers**.
- Mutual orders (against both people) are rare.

What police can do

- Assess risk and act immediately.
- Issue a **temporary protective order on the spot**.
- Remove the perpetrator from the property.
- Investigate if a crime occurred (e.g., assault, stalking, coercive control).

What a DVO can include

- **No contact** (text, calls, social media, in-person).
- Stay a minimum distance from you, your home, work, or school.
- Stop harassment, stalking, or intimidation.
- Protect children and others in your household.
- In some cases, force the person to move out of shared housing.



SECTION 25: LEGAL INFORMATION

Legal Aid: Free advice and representation in all states.

Specialist services:

- InTouch (multicultural): 1800 755 988
- Djirra (Aboriginal women, VIC): 1800 105 303
- Aboriginal Family Legal Services (WA): 1800 469 246

STATE	LEGAL AID CONTACT
NSW	1300 888 529
VIC	1300 792 387
QLD	1300 651 188
WA	1300 650 579
SA	1300 366 424
TAS	1300 366 611
ACT	1300 654 314
NT	1800 019 343

Extra Help

- **Counselling & trauma support**: 1800RESPECT (24/7)
- **Emergency housing**: Ask Legal Aid, DVConnect, or Safe Steps
- **Centrelink Crisis Payment**: Extra help if leaving violence
- **Victims of Crime Compensation**: Available in most states

Why This Matters at 18

Turning 18 = legal adulthood. Here's what changes:

TOPIC	WHAT CHANGES AT 18
Contracts	You can sign leases, phone plans, loans — and you're legally bound.
Voting	You must enrol and vote in elections.
Criminal Responsibility	Adult penalties apply (including prison).
Driving	Offences carry adult penalties (loss of licence, fines).
Taxes & Super	You may need to lodge a tax return; super applies if you work.
Healthcare	You can consent to treatment and access services confidentially.
Privacy	Parents no longer have automatic access to your info.

Where to get help

ORGANISATION	PURPOSE	WEBSITE
Youth Law Australia	Free legal info for young people	youthlaw.asn.au
Legal Aid	Free/low-cost legal support	legalaid.gov.au
Fair Work Ombudsman	Workplace rights	fairwork.gov.au
ASIC Moneysmart	Debt, budgeting, scams	moneysmart.gov.au
eSafety Commissioner	Online safety & laws	esafety.gov.au

SECTION 26: SERVICES and SUPPORT

EMERGENCY CONTACTS			
SERVICE	**CONTACT NUMBER**	**WEBSITE**	**SUPPORTS AVAILABLE**
Police, Fire and Ambulance	000		Emergencies Only
Police Assistance Line	13 14 44		For Non-Emergencies
Health Direct	1800 022 222	Trusted Health Advice | healthdirect	Immediate health advice from a registered nurse
MENTAL HEALTH SUPPORT SERVICES			
SERVICE	**CONTACT NUMBER**	**WEBSITE**	**SUPPORTS AVAILABLE**
Suicide Call Back Service	1300 659 467	Mental health counselling | Suicide Call Back Service	24/7 free counselling for youth at risk of suicide, carers and bereaved individuals
SANE	1800 187 263	SANE Australia	Mental Health Support
Beyond Blue	1300 224 636	24/7 Support for Anxiety, Depression and Suicide Prevention. - Beyond Blue	Depression, anxiety and mental health support
Headspace	1800 650 890	24/7 Support for Anxiety, Depression and Suicide Prevention. - Beyond Blue	Mental and physical health support, AOD services, work and study support
Kids Helpline	1800 551 800	Kids Helpline | Phone Counselling Service | 1800 55 1800	Phone counselling service for 5-25 year olds
Ask Izzy	n/a	Ask Izzy	Website to connect people with various support services in their community

DRUG AND ALCOHOL SUPPORT SERVICES			
SERVICE	**CONTACT NUMBER**	**WEBSITE**	**SUPPORTS AVAILABLE**
Family Drug Support	1300 368 186	Family Drug Support - Family Drug Support Australia	24/7 support for families affected by alcohol and drug abuse
National Alcohol and Other Drug Hotline	1800 177 833	National Alcohol and Other Drug Hotline | Australian Government Department of Health, Disability and Ageing	Help and support for all people affected by drug or alcohol abuse
FAMILY AND DOMESTIC VIOLENCE and RELATIONSHIP SUPPORT SERVICES			
SERVICE	**CONTACT NUMBER**	**WEBSITE**	**SUPPORTS AVAILABLE**
1800RESPECT	1800 737 732	Home | 1800RESPECT	Violence, abuse and harassment support
Relationships Australia	1300 364 277	Relationships Australia | Achieving positive and respectful relationships	Family and relationship support Service
SERVICE	**CONTACT NUMBER**	**WEBSITE**	**SUPPORTS AVAILABLE**
Full Stop	1800 385 578	Homepage | Full Stop Australia	Violence and abuse trauma counselling and recovery service
MensLine Australia	1300 789 978	Free help, referrals & counselling for men: MensLine Australia	For men with emotional or relationship concerns
CRISIS SUPPORT SERVICES			
SERVICE	**CONTACT NUMBER**	**WEBSITE**	**SUPPORTS AVAILABLE**
Mission Australia	1800 888 868	What we do | Mission Australia	For those homeless or at risk of homelessness
National Debt Hotline	1800 007 007	About us - National Debt Helpline	Free financial counselling
Act for Kids	07 3850 3200	Act for Kids - Act for Kids provides different services to help	Family support, therapy, counselling, education

ABORIGINAL AND TORRES STRAIT ISLANDER SUPPORT SERVICES			
SERVICE	**CONTACT NUMBER**	**WEBSITE**	**SUPPORTS AVAILABLE**
13YARN	13 92 76	13YARN - Call 13 92 76 | 24 /7 Crisis support for Aboriginal and Torres Strait Islanders	24/7 confidential crisis support for Aboriginal and Torres Strait Islander people feeling overwhelmed or having difficulty coping
NATSILS	natsilssecretariat@alsnswact.org.au	NATSILS | National Aboriginal and Torres Strait Islander Legal Services	Advocacy for the rights of Aboriginal and Torres Strait Islander peoples within the justice system to ensure that there is an equitable access to justice

LGBTIQA+ SUPPORT SERVICES			
SERVICE	**CONTACT NUMBER**	**WEBSITE**	**SUPPORTS AVAILABLE**
Rainbow Door	Phone: 1800 729 367 Text: 0480 017 246	Rainbow Door	Advice and referral for LGBTIQA+ people, family and friends
QLife	1800 184 527	QLife - Support and Referrals	Anonymous peer support and referral