

# Your future

## Information Kit for school leavers



*Information current September 2009*



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

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# A Message from your local Member of Parliament



## **Dear future graduate**

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

I have produced this kit so young people can get all the important information they need from one place. It aims to help you make decisions about university and TAFE, offers advice on money, health, work and other common problems you and your friends may experience.

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

- Planning for the future
- Applying for a job
- Your rights at work
- Health
- Financial Assistance
- Indigenous Youth
- Community
- Handy Contacts

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

If you can't find the answers you are looking for, or if you think the Your Future – Information Kit for School Leavers could be updated in any way, please email me at **[senator.moore@aph.gov.au](mailto:senator.moore@aph.gov.au)**

Please note that the information in this kit is current as of September 2009.

I hope you enjoy reading this kit.

Yours sincerely,



**Senator Claire Moore**  
SENATOR FOR QUEENSLAND

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

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# Planning for the Future

**In this section:**      Considering your options  
                                  TAFE/Apprenticeships  
                                  University  
                                  Jobs and Work

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

## Considering your options

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

A good idea is to start thinking about the things that interest you, and the things that you enjoy and are good at. You may also have had some work experience in an area that you enjoyed. Once you have done this, you can think about professions that suit these attributes.

**[www.myfuture.edu.au](http://www.myfuture.edu.au)** and **[www.jobguide.deewr.gov.au](http://www.jobguide.deewr.gov.au)** are internet resources which can help you identify your strengths and interests and provide an in-depth look at a range of occupations.

Once you have thought about a possible profession or area that you are interested in, you need to research how you can get training in that area. This may include a university degree, a TAFE certificate or diploma, an apprenticeship or on-the-job training. Your school careers officer, teachers, your parents/guardians, Centrelink or

the Australian Government Job Guide can help you find out where you can get the training you need.

In recognition of the relationship between attainment at school and a more productive and rewarding life, the Australian, State and Territory Governments have agreed to establish a Compact with Young Australians. This includes an entitlement to an education and training place for young people under the age of 25 wherever possible. The compact particularly targets those who do not have a Year 12 Certificate (or Certificate II) qualification.

For more information on the Compact with Young Australians look at: **[www.deewr.gov.au/Youth/YouthAttainmentandTransitions](http://www.deewr.gov.au/Youth/YouthAttainmentandTransitions)**

## TAFE/Apprenticeships

TAFE courses are a great option to equip you with the skills you need for employment. Courses can range from a few weeks to up to a few years, and can be taken in conjunction with an Australian apprenticeship.

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

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

VISIT THE FOLLOWING STATE AND TERRITORY WEBSITES FOR MORE INFORMATION:

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**New South Wales**

131 601      [www.tafensw.edu.au](http://www.tafensw.edu.au)

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**Victoria**

131 823      [www.otte.vic.gov.au/vetVTI.asp](http://www.otte.vic.gov.au/vetVTI.asp)

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**Queensland**

1300 308 233      [www.tafe.qld.edu.au](http://www.tafe.qld.edu.au)

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**Western Australia**

1800 999 167      [www.tafe.wa.edu.au](http://www.tafe.wa.edu.au)

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**South Australia**

1800 882 661      [www.tafe.sa.edu.au](http://www.tafe.sa.edu.au)

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**Tasmania**

1300 655 307      [www.tafe.tas.edu.au](http://www.tafe.tas.edu.au)

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**Australian Capital Territory**

(02) 6207 3100      [www.cit.act.edu.au](http://www.cit.act.edu.au)

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**Northern Territory**

(08) 8946 6666      [www.cdu.edu.au](http://www.cdu.edu.au)

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**AUSTRALIAN APPRENTICESHIPS**

The term Australian Apprenticeships covers all traineeships and apprenticeships. An Australian Apprenticeship is an employment agreement which allows you to do on-the-job training while being paid a wage, and usually also involves doing some study at TAFE (called 'off-the-job' training). The amount of time spent training on and off the job varies depending on the type of Australian Apprenticeship you undertake. Check your local TAFE handbook for information.

At the end of your Australian Apprenticeship you will be issued with a qualification from the State/ Territory Training Authority or relevant industry body. The qualification will be recognised nationally by employers and may be used to go on to further education or training.

You must be at least 15 years of age to do an Australian Apprenticeship. An Australian Apprenticeship course can be: full-time or part-time; started while still at school; or accessed through a group training arrangement which can involve placements with one or more employers.

The decision to select an Australian Apprentice or trainee rests with the employer. To find an employer you could:

- **Look in daily and local newspapers** – employers usually start advertising around July of the year before the Australian Apprenticeship is available;
- **Get in touch with employer groups and associations** for the trade in which you are interested;
- **Ask employers directly** – go through the Yellow Pages;
- **Check with your careers counsellor at school** – sometimes they are approached directly by employers, but in any case, they will be able to advise you; or
- **Contact the Australian Apprenticeships referral line** ph. 133 873, Centrelink, a group training company a member of the Job Services Australian or visit: [www.australianapprenticeships.gov.au](http://www.australianapprenticeships.gov.au)

When you begin your Australian Apprenticeship or traineeship you sign a formal agreement with your employer, which is lodged with the State or Territory Training Authority. This agreement lists the rights and responsibilities of both you and your employer.

The employer agrees to provide on-the-job training and allows you to go to TAFE or an approved training institution. You agree to go to all of the classes and on-the job training. If you are under 18 years of age your parents or guardians must also sign the agreement.

**WHAT WILL I BE PAID?**

The weekly training wage varies between industries. Junior pay rates still apply in most industries.

The rate you receive depends on your age, how long ago you left school, the level of schooling you have completed and the industry in which you choose to undertake your apprenticeship. For more detailed information on wage rates, please visit the Workplace Authority website at [www.workplaceauthority.gov.au](http://www.workplaceauthority.gov.au)

For more information (see also Handy Contacts):

- phone the Australian Apprenticeships referral line on **133 873** or go to their website at <http://www.australianapprenticeships.gov.au>
- Go to the National Training Information Service database at [www.ntis.gov.au](http://www.ntis.gov.au) or the department of Education, Employment and Workplace Relations website at [www.deewr.gov.au](http://www.deewr.gov.au)

## University

Most people who wish to enter university need to have completed either Year 12 or a Tertiary Preparation Course at TAFE, however sometimes you can gain special entry or special consideration. Some universities admit students with full or partial credit from the successful completion of a course of study at a TAFE institute. Selection for university is usually based on your performance in Year 12. Some courses also involve multiple tests and additional requirements. You should check the requirements for your course, as some assessments must be completed by June the year before you want to start the course. Persons without an undergraduate university qualification may be admitted to a postgraduate program in some circumstances, for example if they possess a number of years of relevant industrial experience.

Applying for a university course is a complicated process. The easiest way is to talk to your teachers or careers advisor, but there are also some good websites and organisations which can help you out. Remember, you need to apply around September of the year *before* you wish to go to university.

The best information you can get is from your State or Territory's university admissions centre. They will also release a handbook around July or August of every year, which has lots of information in it. These are usually available at newsagencies, or you will be given one by your school.

CONTACT THE FOLLOWING ORGANISATIONS FOR ADVICE AND INFORMATION:

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**New South Wales and Australian Capital Territory**  
 (02) 9752 0200 [www.uac.edu.au](http://www.uac.edu.au)

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**Victoria**  
 1300 364 133 [www.vtac.edu.au](http://www.vtac.edu.au)

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**Queensland**  
 1300 467 822 [www.qtac.edu.au](http://www.qtac.edu.au)

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**Western Australia**  
 (08) 9318 8000 [www.tisc.edu.au](http://www.tisc.edu.au)

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**South Australia**  
 1300 138 440 [www.satac.edu.au](http://www.satac.edu.au)

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**Tasmania**  
 (03) 6226 2999 [www.utas.edu.au](http://www.utas.edu.au)

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**Northern Territory**  
 (08) 8946 6666 [www.cdu.edu.au](http://www.cdu.edu.au)

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When choosing your course, consider the following:

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

Be flexible and realistic - don't pick a course based on its name or what mark you think you will get. A high-mark course is not necessarily better, or the right course for you.

It is also possible, in most courses, to put off (defer) your study for a year, so that you can work, travel or do something else. You usually have to apply to your university for this after you have been accepted. Contact the university admissions office for help.

The cost of university degrees varies between courses and universities.

If you are in a Commonwealth supported place, you only make a contribution towards the cost of your education (known as the student contribution) while the Australian Government contributes the majority of the cost.

If you are not Commonwealth supported, you will pay tuition fees which are not subsidised by the Australian Government. Overseas students are only able to study in an overseas fee-paying place and must pay overseas student fees. Providers must charge overseas student fees at a level sufficient to recover the full costs of delivering their course.

Eligible students have access to deferred payment arrangements through the Higher Education Loan Program (HELP). The HELP scheme consists of three loans:

- HECS-HELP
- FEE-HELP
- OS-HELP (only available to undergraduates)

As well as the HELP scheme, there are a number of Commonwealth and privately funded scholarship opportunities available to eligible students to assist with the costs associated with undertaking higher education.

For more information on the HELP scheme please visit [www.goingtouni.gov.au](http://www.goingtouni.gov.au) or call the Student Enquiry Line 1800 020 108.

The cost of a degree from each university may vary. Make sure that you check the cost of your degree before enrolling. Each university will publish information about the cost of degrees on the internet, or you can find out through your State/Territory admission office.

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

## Reconnecting to Education and Training

Young people generally need assistance and support to determine their chosen field or pathway and to develop the attitudes and

skills needed to succeed. However, if you leave or have become disengaged with school, your direct access to support networks can be lost. The new Youth Connections program, to commence from 1 January 2010, will be able to give you help and support to deal with personal issues and help you feel more confident so you can reconnect with education and training.

The current Connections program is still operating until the end of the year. For more information contact a Centrelink office or check out [www.careeradviceaustralia.gov.au/connections/youth](http://www.careeradviceaustralia.gov.au/connections/youth)

## Jobs and Work

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

- Centrelink, which can provide you with information, training, support while job hunting and can match up with job vacancies. Call into your local Centrelink office, or check the website at [www.centrelink.gov.au](http://www.centrelink.gov.au)
- Your school careers centre;
- Friends and family (they might know someone who is looking for employees)
- Bulletins and noticeboards
- Online job-search websites
- Newspapers

If you are having trouble finding a job, consider talking to a careers advisor or visiting [www.careeradviceaustralia.gov.au](http://www.careeradviceaustralia.gov.au) for more information.

As a young person you may be involved in a range of different types of employment. When at school, many students will have a part-time or casual job. The difference between casual and part-time employment is that in part-time work you have extra entitlements, including regular hours, annual leave and sick pay.

Casual employees do not usually get sick pay or annual leave and hours can be irregular, but you will normally be paid a higher hourly rate for being a casual.

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

You must start repaying your HECS debt when your income is above the minimum repayment threshold for compulsory repayment. For example, for 2008-09, the threshold is reached when a person has an income of \$41,594 per year. The thresholds are adjusted each year to reflect any changes in average weekly earnings. Compulsory repayments are made through your income tax assessments. You don't have to provide HELP/HECS information in your tax return. If you have a debt, and your repayment income is above the minimum repayment threshold, the ATO will work out

your compulsory repayment and include it on your notice of assessment.

### **JOB SERVICES AUSTRALIA**

Centrelink can refer you to Job Services Australia, the Government's new employment services, which can help you to find a job, provide you with access to training or other help to build your skills or overcome barriers to employment. Your Job Services Australia provider can help you to access a variety of training and other assistance programs, for example, training through the Productivity Places Program, assistance to get an apprenticeship through the Australian Apprenticeship Access Program or perhaps support to establish your own business through the New Enterprise Incentive Scheme. More information about Job Services Australia and other training and assistance programs can be found at [www.deewr.gov.au](http://www.deewr.gov.au)

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## Applying for a job

**In this section:**

- Resume
- Application forms
- The interview
- Dealing with rejection

### **Resume**

The first thing you need before applying for a job is a resume or curriculum vitae. Your resume should set out any personal information that an employer would want to know. Websites such as

[www.myfuture.edu.au](http://www.myfuture.edu.au) and [www.jobguide.deewr.gov.au](http://www.jobguide.deewr.gov.au) provide helpful hints on preparing a resume.

Your resume should be typed on plain A4 paper and can be used at interviews or sent to

employers as part of a written job application. It is important because it will be the first impression an employer has of you. Always double-check your spelling and other details. Ask someone to proof-read your resume and job application.

It should include some or all of the following information:

### **PERSONAL DETAILS**

- Full name
- Address
- Contact phone numbers

### **EDUCATION**

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

### **WORK EXPERIENCE AND VOLUNTEER EXPERIENCE**

- Briefly describe previous jobs and the details of any volunteer experience you may have had, listing your most recent first.

### **INTEREST AND HOBBIES**

- List your interests and hobbies.

### **ATTACHMENTS**

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

### **SCHOOL REPORTS**

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

### **REFERENCES**

- These can be attached written statements or telephone numbers of people who say they would be prepared to speak favourably about you to a prospective employer. Usually having a written reference to talk to anyone wanting to employ you is best.

### **WORK EXPERIENCE REPORT**

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

### **SCHOOL CERTIFICATE OR HIGHER SCHOOL CERTIFICATE**

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

### **AWARDS/PRIZES**

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

### **EXAMPLES OF YOUR WORK**

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

### **PROOF OF IDENTITY**

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

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

## Application Forms

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

Don't be too worried about filling out one of these forms. If you have prepared a resume, it will contain most of the information you need.

When filling out an application form, there are some important things to remember:

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

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

## The Interview

It may be hard, but try to relax during the interview as much as possible. You should also show some enthusiasm for the company and the type of work you will be expected to do. A person that really wants the job will impress the interviewer.

It will help you to do a bit of homework about the company if you can. Having knowledge of things such as what the company does and how many employees it has will also make a favourable impression on a prospective employer.

The employer might ask questions similar to the following:

- Why do you think you are suitable for this position?
- Why would you like this job?
- What qualifications do you have for this job?
- Why have you applied for this job?
- What are your strengths/weaknesses?
- Do you work well with others?
- Does future study appeal to you?
- Do you have any career plans?
- Why do you think we should employ you?
- What have you got to offer us?
- What do you know about this organisation?
- Are you a member of any clubs or organisations?

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

## Dealing with Rejection

If you are not successful with your job application, don't panic. Jobs aren't always easy to find, and timing is crucial. It might be that an employer just doesn't have a vacancy at the time you approach them. However, who knows, in another month maybe they will.

You can also ring up and ask for feedback on your resume and interview to better prepare yourself for the next job that you apply for.

Some people have parts of their work or school history that might not impress an employer. First of all, you have to decide if the employer needs to know. If they do, be honest and present the information as positively as you can. Telling an employer is usually better than having them find out accidentally.

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

## Rights at Work

### **In this section:**

The Workplace Relations System

What can you expect from your employer?

Where to go for help

What is a union?

Equal Opportunity Employment

Disability rights

Sex Discrimination

Superannuation

Occupational Health & Safety

### **The Workplace Relations System**

Australia's workplace relations system has recently undergone significant changes. The Rudd Government has implemented the *Fair Work Act 2009*, which replaces the old WorkChoices system.

- The new system ensures that everyone in the workplace is treated fairly and decently, and if things go wrong, matters can be dealt with quickly and effectively. This includes a simpler unfair dismissal system and strong

protections for freedom of association, including the freedom to join, or not join, a union.

- Employees are able to bargain collectively with their employer. Both parties have to bargain in good faith.
- Strong compliance measures are in place so that everyone complies with their obligations under the law.
- From 1 January 2010, all employees will benefit from a fair and simple safety net of employment conditions. This is comprised

of the National Employment Standards and modern awards.

- An independent umpire – **Fair Work Australia** – oversees the system and will maintain the safety net.
- The Australian Government aims to have one workplace relations system in Australia for the private sector, instead of different ones in each State or Territory.

## What can you expect from your employer?

Your employer has certain responsibilities to you and your co-workers, including the ways and conditions of employment that must be paid and providing a safe workplace.

When you begin work, you agree to provide your labour for an agreed wage. You should remember that:

- Depending on your employer, you could be covered by either a Federal or a State award.
- Your workplace might have its own enterprise or collective agreement covering all employees in the workplace.
- From 1 January 2010, if you are a new employee you must be provided with an information statement concerning the terms and conditions of employment (the Fair Work Information Statement).
- It is unlawful for you to be forced into signing any agreement.

Your award or agreement will include:

- your job classification;
- the ordinary hours of work;
- the wages you earn, including any allowances;
- any extra rates for overtime, shiftwork and working on public holidays;
- your annual leave and personal/sick leave entitlements; and
- what to do if a dispute occurs.

So that you and your employer can decide whether you can satisfactorily do a job, you may be subject to a probationary or qualifying period when you start employment. You are

always entitled to be paid for all the work you do during a probationary or qualifying period.

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

Your employer is legally obliged with the award/agreement, as well as other legislation, such as laws requiring the employer to pay superannuation on your behalf, and laws requiring the employer to provide a safe workplace.

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

## Where to go for help

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

You can find out more information from the following places:

- The Fair Work Infoline can tell you what the minimum rates of pay and conditions of employment for your job are – 13 13 94
- The Fair Work Ombudsman investigates allegations that employers have done the wrong things under workplace laws - 13 13 94 or [www.fwo.gov.au](http://www.fwo.gov.au)
- The Occupational Health and Safety Authority in your State or Territory can provide advice about safe workplaces.
- Your Trade Union and Community Legal Services such as JobWatch can also help.

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

## What is a union?

Unions can also provide advice and assistance. Unions are bodies that represent workers to protect their rights, conditions and wages. Many workers become members of unions. If more people from a workplace join a union, the union is more powerful, and the individual workers have better protection.

Unions play an integral role in Australian workplaces. The wages and conditions that you receive in your job have most likely been lobbied for by a union in an industrial relations commission, or directly with your employer.

In many jobs, if a union had not campaigned for better conditions at your workplace, or in your agreement, your wage would be lower and your conditions would be poorer.

Whether you join a union or not is a personal choice. All employees have the right to join the union that covers their type of employment. Your union may assist you by:

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

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

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

The Australian Council of Trade Unions (ACTU)

is the peak national union body. You can join a union online through the ACTU's website at [www.actu.asn.au](http://www.actu.asn.au) or by phoning **1300 362 223**.

## Equal opportunity employment

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

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

The Australian Human Rights Commission (AHRC) the administrative body responsible for the implementation of federal human rights and anti-discrimination. Information on the current law, complaints procedures and best practice guidelines are available on the website at [www.hreoc.gov.au](http://www.hreoc.gov.au) or by telephoning 1300 656 419. Each State and Territory also has an Equal Opportunity Commission or an Anti discrimination Commission.

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

## Disability Rights

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

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

## Sex Discrimination

Since the Hawke Labor Government introduced the *Sex Discrimination Act 1984*, sex discrimination and harassment has been unlawful. The Act is principally designed to:

- Promote equality between women and men;
- Eliminate sexual harassment at work; and

- Eliminate discrimination on the basis of sex, marital status or pregnancy.

If you feel you are being unfairly treated at work it is important that you take action to stop it. Sexual discrimination should not be tolerated anywhere, including in the workplace, even if it is your boss who is discriminating against you. It can be difficult to make a complaint, especially if it involves someone senior to you in the workplace, but it is your right to be able to work free of harassment. Make sure that you get some help and know your options.

Talk to a colleague or your boss. You could also contact your union, a lawyer or just talk to your friends about it. If you don't know where to start, you may wish to contact the Fair Workplace Ombudsman on **13 13 94** or visit the website at [www.fwo.gov.au](http://www.fwo.gov.au) for more information or advice.

## Superannuation

In 1992 the Labor Government introduced the Superannuation Guarantee. Under the Superannuation Guarantee, your employer has to contribute the equivalent of 9 per cent of your ordinary wages into a superannuation fund for you if you earn more than \$450 a month (before tax). You may also voluntarily contribute to your super fund. It is a way for you to save now so you have more money in your retirement.

Whilst your retirement seems a long way away now, ensuring that your superannuation is maximised means you have to think and act about it now.

Another benefit of contributing to your superannuation is that for every after tax dollar you deposit into your superannuation account, the Government will match this with another \$1.00 if you earn less than the lower co-contribution income threshold for that income year (\$31,920 in 2009-10), up to a maximum Government co-contribution

of \$1,000. The Government co-contribution payable is reduced for every dollar you earn above the lower income threshold and phases out completely when you earn above the higher co-contribution income threshold (\$61,920 in 2009-10). The Government will continue to provide dollar for dollar matching in income years 2010-11 and 2011-12. For the 2012-13 and 2013-14 income years the Government will match each dollar with \$1.25 with a maximum co-contribution of \$1,250 and from 2014-5 onwards the Government will increase this to \$1.50 for every dollar with a maximum co-contribution of \$1,500. Certain conditions must be met in order to be eligible for a Government co-contribution therefore you should contact the ATO or your superannuation provider for further details.

## Occupational Health and Safety

Workplace health and safety is a significant issue in Australian workplaces. Every year people are killed and many thousands are injured on the job. All workers have the right to a safe and healthy work environment.

Workplace health and safety can be confusing and that's why it's important to have sources of advice available when you need it. Sources include:

- Your employer;
- National Occupational Health and Safety Commission;
- Your union; and
- State and Territory workplace health and safety agencies.

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

# Health

**In this section:**

- Medicare
- Mental Health
- Sexual Abuse and Domestic Violence
- Drugs
- Gambling
- Australian Organ Donor Register

## Medicare

A Medicare card gets you free medical care from doctors who bulk-bill and significant refunds for those who don't. You usually need to show your Medicare card every time you go to the doctor, hospital, or get prescription medicine from a chemist.

If you are under 15 years of age and living at home you are probably on your family's Medicare card.

If you are under 15 years of age and live away from home, a guardian, social or youth worker can request a card for you.

If you are over 15 years of age, you can apply at a Medicare office for your own Medicare card. You will need to take your parents'/guardians' card, or two pieces of ID. If a parent wishes to do this on behalf of the young adult, it is necessary for the young adult and the parent to complete the Medicare Copy/Transfer Application form.

You can also call Medicare on **132 011** or visit [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au)

## Mental Health

Maintaining good mental health is just as important as maintaining your physical health. Mental health determines how we think and feel about ourselves and our world. It's about how we manage our everyday lives, like making and keeping friends, getting along with our family and other pressures you might face.

Around 18 per cent of all Australians suffer from mental health problems, so it's not uncommon. If you feel that there are issues at school or at home that are becoming too difficult to manage on your own – you are not alone - there are people you can talk to. This could be your parents/guardians, a school counsellor, or a friend. If you would prefer to talk to someone you don't know, you may wish to call the numbers below and you'll be able to speak to a counsellor confidentially. There are also some great online resources that may be of assistance.

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Headspace  
[www.headspace.org.au](http://www.headspace.org.au)

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Kids Help Line (for 5 to 25 year olds in Australia)  
**1800 551 800**

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Online counselling available at  
[www.kidshelpline.com.au](http://www.kidshelpline.com.au)

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Lifeline  
**131 114**

24 hour Crisis Hotline  
**[www.lifeline.com.au](http://www.lifeline.com.au)**

beyondblue  
**[www.beyondblue.org.au](http://www.beyondblue.org.au)**

Reach Out!  
**[www.reachout.com.au](http://www.reachout.com.au)**

## **Sexual Abuse and Domestic**

Sexual and/or physical violence of any kind is intolerable and against the law. If you are being abused by somebody, or you know of anyone who is being abused, seek help immediately.

Levels of sexual abuse and domestic violence are high in Australia, with one in four women experiencing abuse at some point in their life. Sexual abuse happens to men and women, but more often to women.

There are many people who are highly qualified to help victims of abuse. Please consult the relevant details in the 'Handy Contacts' section of this book for more information.

## **Drugs**

There are many kinds of drugs in Australia, some of them legal for those over 18 years of age, some illegal. All illegal drugs are bad for you, as are many legal drugs if used wrongly or to excess.

Many drugs (including legal drugs like tobacco) are highly addictive. You should think carefully about what you are doing before you come into contact with drugs. You would be better off avoiding all drugs, particularly illegal drugs.

Many drugs contain unidentified poisons, and can cause severe reactions. You should always call an ambulance immediately if you or your friends have a bad reaction to a drug. It is more important to save a life than worry about getting in trouble. The hospital won't call the police.

You should never take drugs because of peer-group-pressure, or to escape feelings of undiagnosed depression or anxiety. Remember that there can be severe penalties if you are caught taking or carrying drugs. Drugs can be addictive, dangerous to your health and may lead to trouble with the police.

For more information about drugs, try the Australian Government's National drugs Campaign Youth website at **<http://drugs.health.gov.au/>**

Remember, even if you think you have made a mistake and have started taking drugs, you can always stop. Many people are available to help you stop – you just need to ask for help.

## **Gambling**

Only people aged 18 years and over may gamble, or enter places such as casinos. Even if you are with your parents/guardians you will not be able to enter a casino. Gambling is an issue that affects young people and there are a range of services available for help with problem gambling. You can get help by calling the Kids Help Line on **1800 551 800**.

## **Australian Organ Donor Register**

Registering to be an organ donor means that you could be giving someone the greatest gift of all – the gift of life.

By registering with the Australian Organ donor register you are consenting to have your organs transplanted to save somebody's life in the event of your death. Organ and tissue donation can only take place in very special circumstances and still requires the approval of next of kin.

Every Australian can register their intention to donate organs and tissues for transplantation on the Australian Organ donor register. You can register online at **<http://www.medicareaustralia.gov.au>** or by telephoning **132 011**.

# Financial Assistance

**In this section:** Youth Allowance  
Will I have to do Education and Training?  
Non-Government Assistance

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

## Youth Allowance

Youth Allowance provides assistance for young people who are studying full-time, undertaking a full-time Australian Apprenticeship or training and/or looking for work. It may also provide assistance for young people who are ill or temporarily incapacitated.

Youth Allowance allows young people to stay on the one payment as they move between looking for work, studying, training or undertaking an Australian Apprenticeship as long as obligations are met.

The amount of Youth Allowance you receive depends on whether:

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

The Government has proposed changes to Youth Allowance which will mean that more young people will be eligible for support. More

university students will also receive scholarships to help with the costs of starting out and relocating for university.

These changes may affect you. To help you work out how much support you may be entitled to, check out the Student Assistance Estimator: <http://www.deewr.gov.au/HigherEducation/Programs/YouthAllowance/Pages/Disclaimer.aspx>

The Estimator allows you to enter your parents' income level and family type to estimate how much Youth Allowance you might get under the proposed changes.

You can view the current payment rates for Youth Allowance on the Centrelink website at: [http://www.centrelink.gov.au/internet/internet.nsf/filestores/co035\\_0807/\\$file/co035\\_0807en.pdf](http://www.centrelink.gov.au/internet/internet.nsf/filestores/co035_0807/$file/co035_0807en.pdf)

Call **13 24 90**, visit [www.centrelink.gov.au](http://www.centrelink.gov.au) or call into your nearest Centrelink office for more information about Youth Allowance.

## Will I have to do Education and Training?

The Government has recently introduced new earn or learn participation requirements for Youth Allowance if you don't have a Year 12 or equivalent Certificate II qualification and you are under the age of 21. If this applies to you, then you will generally need to do full time study or training or part time study or training with other activities for 25 hours a week. If you've got challenges to participating in education and

training, such as a disability or homelessness, the new participation requirements will be flexible.

For more information about the Youth Allowance learn or earn changes please visit:

**<http://www.deewr.gov.au/Youth/Pages/youthallowanceotherFAQ.aspx>**

Under the Compact with Young Australians everyone under the age of 25 can obtain the necessary qualifications required to get and keep a job and start building a career. How the Australian, State and Territory Governments will support you, and what it requires you to do in return depends on how old you are and what qualifications you already have.

For more information about the Compact with Young Australians visit **[www.deewr.gov.au/Youth/YouthAttainmentandTransitions](http://www.deewr.gov.au/Youth/YouthAttainmentandTransitions)**

## **Non-Government Assistance**

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

# Indigenous Youth

## **In this section:**

ABSTUDY

Indigenous Youth Leadership Program

Indigenous Youth Mobility Program

Indigenous Tutorial Assistance Scheme

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

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

ABSTUDY provides a means-tested living allowance and other supplementary benefits to

eligible secondary and tertiary students. Primary students living at home and aged 14 years or more on 1 January in the year of study may also be eligible for assistance. ABSTUDY is delivered by Centrelink.

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

## **Indigenous Youth Leadership Program (IYLP)**

The Indigenous Youth Leadership Program will provide up to 24 Indigenous young people with access to education opportunities at

high performing Universities. The Program aims to ensure that Indigenous youth, mainly from remote areas, receive the educational opportunities and experiences they need to take on future leadership roles in their communities. Students will also receive mentoring, targeted orientation, study tours and practical leadership experiences. For more information go to: [www.deewr.gov.au/IYLP](http://www.deewr.gov.au/IYLP) or email [iyjp@deewr.gov.au](mailto:iyjp@deewr.gov.au)

### **Indigenous Youth Mobility Program (IYMP)**

The Indigenous Youth Mobility Program (IYMP) is providing opportunities for young Indigenous people mainly from remote Australia to move to a major centre to participate in pre-vocational training, Australian Apprenticeships, Certificate Courses and University courses such as those

leading to nursing, teaching, accounting and business management qualifications.

For more information go to [www.deewr.gov.au/IYMP](http://www.deewr.gov.au/IYMP) or email [iyjp@deewr.gov.au](mailto:iyjp@deewr.gov.au)

### **Indigenous Tutorial Assistance Scheme (ITAS)**

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

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## Community

### **In this Section**

Tax File Number

Your civil rights

Managing your finances

Leaving home?

Enrolling to vote

Renting

Getting active

Getting connected

Getting your licence

Are you thinking of moving out? Getting your own car? Travelling around Australia, or even overseas?

You can do all these things but you need to get a few things in place first. This section tells you how to go about setting up your life after school.

### **Tax File Number**

If you are going to look for work or apply for benefits such as Youth Allowance or HELP, you need to have a Tax file Number (TFN).

#### **HOW DO I GET ONE?**

You can apply for a TFN by phoning the Australian Taxation Office on **132 861** or visiting their youth website at:

<http://www.ato.gov.au/youth/> or by obtaining a copy of the Tax file Number declaration form from any newsagent.

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

If you don't get a TFN, any income or benefit you receive will be taxed at the highest rate. Although you can probably claim this back at the end of the financial year when you lodge your tax return, it's more money out of your pocket.

## **Managing Your Finances**

Remember:

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

### **FOCUS ON FEES**

Most banks charge fees to use accounts. Look at your statement, or your passbook account to see if you are being charged fees. If you think the fees are incorrect, phone or ask at the branch. Check your options before you sign up. This is especially important for credit cards which can have really high interest fees and charges, especially if you do not pay debt off at the right time. Check credit unions as well, as they often have lower fees and charges.

### **CHOOSING AN ACCOUNT**

Things to take into consideration are:

- What are the charges for each type of account?
- What are the charges for using another bank's ATM?
- Do I earn interest?
- Do I have to pay fees even if I'm under 21 years of age or a full-time student?
- What time is the bank open?
- Do I have to pay more depending on how

much money is in my accounts?

- Where are the nearest ATM's or other branches? Are they near my school, job or places I usually go?
- Do I really want to be able to access all my money all the time or should I put my savings in a "term deposit"?

### **WHAT DO I NEED TO OPEN AN ACCOUNT?**

- Tax File Number;
- Proof of permanent address;
- ID – you will need '100 points' of identification. Check with the bank for details; and
- Money – although with many accounts you only need \$1.00 to open an account.

### **CREDIT CARDS**

Be wary of getting a credit card.

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

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

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

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

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

**<http://fido.asic.gov.au/fido.asf/byheadline/Young%Investor>**

## **Enrolling to Vote**

It is compulsory for all Australian Citizens over the age of 18 years to enrol to vote, however you do not need to be over 18 years of age in order to enrol. As soon as you turn 17 you can enrol to vote 'provisionally' and that way, you will be able to vote as soon as you turn 18.

This is really important! Decisions like the funding of schools and hospitals, what the government is going to do to help the unemployed, at what age you can drive a car are all made by governments.

You don't need to be 'into politics' to have your say.

### **HOW DO I ENROL?**

The easiest way is to drop into your local post office and pick up a form, or call your local Member of Parliament's office and they can send one out to you.

You can also get a form from the Australian Electoral Commission by phoning **132 326** or visiting their website at **[www.aec.gov.au](http://www.aec.gov.au)**

## **Getting Active**

### **How do you spend your spare time?**

Getting involved in local community organisations, political parties, advocacy groups and representative organisations is an excellent way to contribute to your community, develop leadership and organisational skills, meet new people and have fun.

Whether you are interested in the environment, animal rights or poverty, there are numerous groups you can be a part of. Most organisations have websites, so if you're interested in an issue, it might be worth doing an internet search to find out more information about the types of groups that you can participate in around your area.

Just like voting, joining a political party is a big decision that requires a lot of thought. There are two major parties in Australia and several minor parties. Unlike voting, you do not have to be 18 years of age in order to join a political party. So although you will not be able to vote in an election, you can still be involved in a political party under the age of 18. Most political parties allow you to join from the age of 15.

### **AUSTRALIAN YOUTH FORUM**

The Australian Youth forum (AYF) is run by the Australian Government as a communication channel between the Government, young people (aged 15 – 24) and the organisations that work with, for and on behalf of young people (also known as the youth sector). It is about engaging young people and the youth sector in on-going public debate and getting their input on important issues and practical solutions that affect young people's lives now and in the future.

The AYF engages young people through the AYF website, and also in person at forums and community activities. It brings young people, the youth sector and the Australian Government closer together, and gives them an opportunity to be heard.

If you would like more information about AYF and to get involved please visit:

**<http://www.youth.gov.au/ayf>**

### **VOLUNTEERING**

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

- Show an employer you're really keen to work;
- Be more involved in your community;
- Share and broaden your knowledge using your existing skills, or develop new ones;
- Work for a cause you think is important;

- Meet people, including friends and future employers; and
- Have fun!

If you don't know what's on offer, visit [www.community.gov.au](http://www.community.gov.au) for information and links on how to get involved in your local community.

## Getting Your Licence

The age you can get your drivers licence depends on the State or Territory you're living in. Talk to your family about this. Can they teach you? Can you save up so that you can pay for lessons?

Remember to start driving in a quiet street and be mindful of the other traffic. Also remember to drive safely. Your life, the lives of your passengers, other drivers and pedestrians are in your hands.

There are different permit requirements for most states. These include the Learner's Licence (L's) and the Probationary Licence (P's).

Don't worry if you don't pass your driving test the first time. Not everyone is successful at the first attempt – just keep practising. Contact details for your State or Territory are as follows:

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### New South Wales

132 213      [www.rta.nsw.gov.au](http://www.rta.nsw.gov.au)

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### Victoria

131 171      [www.vicroads.vic.gov.au](http://www.vicroads.vic.gov.au)

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### South Australia

131 084      [www.transport.sa.gov.au/index.asp](http://www.transport.sa.gov.au/index.asp)

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### Tasmania

1300 135 513      [www.transport.tas.gov.au](http://www.transport.tas.gov.au)

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### Western Australia

131 156      [www.dpi.wa.gov.au/licensing](http://www.dpi.wa.gov.au/licensing)

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### Queensland

132 380      [www.transport.qld.gov.au](http://www.transport.qld.gov.au)

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### Northern Territory

1300 654 628      [www.nt.gov.au/transport/mvr](http://www.nt.gov.au/transport/mvr)

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### Australian Capital Territory

132 281      [www.rego.act.gov.au](http://www.rego.act.gov.au)

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## Your Civil Rights

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

The police can search you if you're in any public space and they believe you are carrying illegal drugs, firearms or stolen goods. They can also search any item that you are carrying. If you are female, you may not be physically searched by a male officer. If a police officer believes they have reasonable grounds, they may detain or arrest you. They will inform you that you are to be placed under arrest or detention. Depending on which State or Territory you live in, the police may not be able to question you if you are under 18 years of age and do not have a parent or guardian or independent person present. Similar laws apply to fingerprinting, however these depend on which State you live in. To find out your rights for the State/Territory you live in, try visiting [www.lawstuff.org.au](http://www.lawstuff.org.au)

Security guards can ask you to leave an area if you're doing something that is not allowed – such as smoking in a non-smoking area, skating in areas where it is not permitted or breaking any other rule which is set by the owner/ operator of a venue. If you refuse to leave a particular area, they may use reasonable

force to remove you from that area. They may not use excessive force or arrest, detain or question you on a suspicion that you have committed an offence. They may arrest you if you are committing an offence – this is called a citizen’s arrest – and they may search your bag if you give them permission, but not without your consent. They may not ask you to leave an area based on your age, race, sexual preference, illness or any other discriminatory basis. Railway police and ticket inspectors may ask you for your name and address and you must provide this to them, just as you must give your name and address to the police. They may only detain or arrest you if they believe on reasonable grounds that you will not go to court and they may only use reasonable force.

## **Leaving Home?**

If you are thinking about moving out of home, make sure you think carefully, plan and talk to your parents/guardians and friends first.

Remember that once you sign a lease you are locked in to paying rent every week or month to the landlord or the real estate agent. Consider this carefully before you sign anything! Make sure you read any contract or lease agreement carefully before you sign it, so that you know your responsibilities. Before moving out, it’s a good idea to work out how much money you have to operate on every fortnight. This will give you a rough idea of how much rent you can afford to pay. A good rule of thumb is that you can afford to pay in rent about a third of what you earn, as you will still need money for bills, food and other expenses.

## **Renting**

### **WHERE TO START LOOKING?**

#### **NEWSPAPERS**

Look in the classified section under the headings: To Let and Accommodation Vacant. You could also consider advertising under Accommodation Wanted in the newspaper. Saturdays are the most popular day for advertising accommodation, so get up early to search the papers and make inquiries about

opportunities to inspect a property of interest to you. Wednesdays are also a good day. Most papers now have all of their advertised rental properties online. Check your local paper for their website details. If you go to meet a potential flatmate, always take a friend or family member. If you advertise for a flatmate, for safety reasons, never conduct an interview alone.

#### **REAL ESTATE AGENTS**

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

#### **FREE COMMUNITY NEWSPAPERS**

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

#### **COMMUNITY NOTICEBOARDS**

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

#### **WHAT TO PAY**

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

### **ALWAYS GET RECEIPTS**

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

### **BONDS**

You will need to pay a bond to the landlord or real estate agent before you move into the house or flat. It is held to cover the cost of any unpaid rent or damage which you may cause to the property. A landlord can't charge you more than four weeks rent for a bond.

The landlord or real estate agent has to lodge your bond money with the rental bonds board in your State/Territory. You should then get an Advice of Lodgement form from the Office of rental bonds.

### **CONDITION OF PREMISES**

When you sign a lease, you should also be given a 'Condition of Premises' report. This lists all the rooms and fittings (such as carpets, curtains, and light fittings) in the property and their condition. The landlord should complete the Condition report and give you three copies within a day of you moving in. Check the report and write down any disagreements you have about the condition of the property. You then keep a copy for yourself and give the others back to the landlord. If this is your first time renting—ask someone more experienced to do it with you. Two sets of eyes are better than one. This is really important protection for you. Make sure you write down all the problems there are, like stains on the carpets, cracked windows etc.

most disputes when you get your bond back are caused by disagreements about whether or not damage was caused by you as the tenant. You need to protect yourself as much as possible from such disputes by keeping all the evidence you can. You may even consider taking photos of the property while you are filling in a condition of premises form.

### **RENT INCREASES**

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

### **REPAIRS**

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

### **ACCESS AND PRIVACY**

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

## **Getting Connected**

### **THE ESSENTIAL SERVICES**

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

### **GETTING WIRED**

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

### **GETTING THE GAS**

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

# Handy contacts

<b>Name/Location</b>	<b>Phone number</b>	<b>Website</b>
<b>Australian Apprenticeships referral line</b> National	133 873	<a href="http://www.australianapprenticeships.gov.au/">www.australianapprenticeships.gov.au/</a>
<b>Australian Council of Trade Unions</b> National	1300 362 223	<a href="http://www.actu.asn.au">www.actu.asn.au</a> and <a href="http://www.worksite.actu.asn.au">www.worksite.actu.asn.au</a>
<b>Australian Electoral Commission</b> National	132 326	<a href="http://www.aec.gov.au">www.aec.gov.au</a>
<b>Australian Organ Donor Register</b> National	1800 777 203	<a href="http://www.medicareaustralia.gov.au/yourhealth/our_services/aaodr.htm">www.medicareaustralia.gov.au/yourhealth/our_services/aaodr.htm</a>
<b>Australian Job Search</b> National		<a href="http://www.jobsearch.gov.au">www.jobsearch.gov.au</a>
<b>Australian Securities and Investment Commission's (ASIC) FIDO youth webpage</b>		<a href="http://fido.asic.gov.au/fido.asf/byheadline/Young%Investor">http://fido.asic.gov.au/fido.asf/byheadline/Young%Investor</a>
<b>Australian Tax Office</b> National	132 861 or 131 020	<a href="http://www.ato.gov.au/youth">www.ato.gov.au/youth</a> and <a href="http://www.ato.gov.au/super">www.ato.gov.au/super</a>
<b>Beyondblue</b>		<a href="http://www.beyondblue.org.au">www.beyondblue.org.au</a>
<b>Births and Deaths Register</b>		
New South Wales	1300 655 236	
Victoria	1300 369 367	
Queensland	1300 366 430	
Western Australia	1300 305 021	
South Australia	(08) 8204 9599	
Tasmania	1300 135 513	
Australian Capital Territory	(02) 6207 0460	
Northern Territory	(08) 8999 6119	
<b>Centrelink</b> National	132 490	<a href="http://www.centrelink.gov.au">www.centrelink.gov.au</a>
<b>Department of Families, Housing, Community Services and Indigenous Affairs</b> National	1300 653 227	<a href="http://www.fahcsia.gov.au">www.fahcsia.gov.au</a>
<b>Drug and Alcohol Information Service</b>		
New South Wales	(02) 9361 8000 or 1800 422 599	
Northern Territory	(08) 8922 8399	
Queensland	(07) 3236 2414 or 1800 177 833	
South Australia	(08) 8363 8618 or 1300 131 340	
Tasmania	(03) 6222 7511 or 1800 811 994	
Victoria	(03) 9416 1818 or 1800 888 236	

<b>Name/Location</b>	<b>Phone number</b>	<b>Website</b>
<b>Drug and Alcohol Information Service</b> <i>(cont.)</i> Western Australia Australian Capital Territory	(08) 9442 5000 or 1800 198 024 (02) 6205 4545	
<b>Emergency</b> National	000	
<b>Family Planning Association</b> National	1300 658 886	<a href="http://www.fpahealth.org.au">www.fpahealth.org.au</a>
<b>Greening Australia</b> National	(02) 6202 1600	<a href="http://www.greeningaustralia.org.au">www.greeningaustralia.org.au</a>
<b>Going to Uni</b> National		<a href="http://www.goingtouni.gov.au">www.goingtouni.gov.au</a>
<b>Human Rights and Equal Opportunities Commission</b> National	1300 656 419	<a href="http://www.hreoc.gov.au">www.hreoc.gov.au</a>
<b>Job Guide</b> National		<a href="http://www.jobguide.deewr.gov.au">www.jobguide.deewr.gov.au</a>
<b>Kids Helpline</b> National	1800 551 800	<a href="http://www.kidshelpline.com.au">www.kidshelpline.com.au</a>
<b>Lawstuff</b> National		<a href="http://www.lawstuff.org.au">www.lawstuff.org.au</a>
<b>Lifeline (24 Hour Crisis Hotline)</b> National	131 114	<a href="http://www.Lifeline.com.au">www.Lifeline.com.au</a>
<b>Marie Stopes International</b> National	1800 003 707	<a href="http://www.abortionhelp.com.au">www.abortionhelp.com.au</a> or <a href="http://www.mariestopes.com.au">www.mariestopes.com.au</a>
<b>Medicare</b> National	132 011	<a href="http://www.medicareaustralia.gov.au">www.medicareaustralia.gov.au</a>
<b>National Drugs Campaign</b> National		<a href="http://www.drugs.health.gov.au/">www.drugs.health.gov.au/</a>
<b>National Training Information Service Database</b> National		<a href="http://www.ntis.gov.au">www.ntis.gov.au</a>
<b>National Union of Students (NUS)</b> National	(03) 9650 8908	<a href="http://www.unistudent.com.au">www.unistudent.com.au</a>
<b>Pressure Point</b> National		<a href="http://www.pressurepoint.com.au">www.pressurepoint.com.au</a>
<b>Reach Out</b> National		<a href="http://www.reachout.com.au">www.reachout.com.au</a>
<b>Road Traffic Authority</b> New South Wales Victoria South Australia Tasmania	132 213 131 171 131 084 1300 135 513	<a href="http://www.rta.nsw.gov.au">www.rta.nsw.gov.au</a> <a href="http://www.vicroads.vic.gov.au">www.vicroads.vic.gov.au</a> <a href="http://www.transport.sa.gov.au/index.asp">www.transport.sa.gov.au/index.asp</a> <a href="http://www.transport.tas.gov.au">www.transport.tas.gov.au</a>

<b>Name/Location</b>	<b>Phone number</b>	<b>Website</b>
<b>Road Traffic Authority</b> ( <i>cont.</i> )		
Western Australia	131 156	<a href="http://www.dpi.wa.gov.au/licensing">www.dpi.wa.gov.au/licensing</a>
Queensland	132 380	<a href="http://www.rtransport.qld.gov.au">www.rtransport.qld.gov.au</a>
Northern Territory	1300 654 628	<a href="http://www.int.gov.au/transport/mvr">www.int.gov.au/transport/mvr</a>
Australian Capital Territory	132 281	<a href="http://www.rego.act.gov.au">www.rego.act.gov.au</a>
<b>SEXUAL ASSAULT AND VIOLENCE SERVICES</b>		
<b>Domestic Violence Crisis Service</b> Australian Capital Territory	(02) 6280 0900	
<b>Domestic Violence Line</b> (24 Hour) New South Wales	1800 656 463	
<b>Domestic Violence Crisis Line</b> Northern Territory	1800 019 116	
<b>Domestic Violence Telephone Service</b> Queensland	1800 811 811	
<b>Domestic Violence Crisis Service</b> South Australia	1300 782 200	
<b>Domestic Violence Crisis Service</b> Tasmania	1800 633 937	
<b>Women's Domestic Violence Crisis Service</b> Victoria	1800 015 188	
<b>Crisis Care</b> (24 Hour) Western Australia	(08) 9325 1111 or 1800 199 008	
<b>Rape Crisis Centre</b> Australian Capital Territory	(02) 6247 2525	
<b>Rape Crisis Centre</b> New South Wales	(02) 9819 6565 or 1800 424 017	<a href="http://www.nswrapecrisis.com.au">www.nswrapecrisis.com.au</a>
<b>Sexual Assault Referral Centre</b> Northern Territory	(08) 8951 5884	
<b>Sexual Assault Helpline</b> Queensland	1800 010 120	
<b>Rape &amp; Sexual Assault Service</b> South Australia	1800 817 421	
<b>Sexual Assault Support Service</b> (Yarrow Pl) Tasmania	(03) 6231 1811	
<b>Centre Against Sexual Assault</b> (24 hours) Victoria	1800 806 292	
<b>Sexual Assault and Referral Centre</b> (24 hour Crisis Line) Western Australia	(08) 9340 1820 or 1800 199 888	
<b>TAFE information line</b>		
New South Wales	131 601	<a href="http://www.tafensw.edu.au">www.tafensw.edu.au</a>
Victoria	131 823	<a href="http://www.otte.vic.gov.au/vetVTI.asp">www.otte.vic.gov.au/vetVTI.asp</a>
Queensland	1300 308 233	<a href="http://www.tafe.qld.edu.au">www.tafe.qld.edu.au</a>
Western Australia	1800 999 167	<a href="http://www.tafe.wa.edu.au">www.tafe.wa.edu.au</a>

<b>Name/Location</b>	<b>Phone number</b>	<b>Website</b>
<b>TAFE information line</b> ( <i>cont.</i> )		
South Australia	1800 882 661	<a href="http://www.tafe.sa.edu.au">www.tafe.sa.edu.au</a>
Tasmania	1300 655 307	<a href="http://www.tafe.tas.edu.au">www.tafe.tas.edu.au</a>
Australian Capital Territory	(02) 6207 3100	<a href="http://www.cit.act.edu.au">www.cit.act.edu.au</a>
Northern Territory	(08) 8946 6666	<a href="http://www.cdu.edu.au">www.cdu.edu.au</a>
<b>Telstra</b>		
National	132 200	<a href="http://www.telstra.com">www.telstra.com</a>
<b>Tenant's Union Advice for renters</b>		
Australian Capital Territory	(02) 6247 2011	
New South Wales	1800 251 101	<a href="http://www.tenantsact.org.au">www.tenantsact.org.au</a>
Northern Territory	(08) 8941 3394	<a href="http://www.tenants.org.au">www.tenants.org.au</a>
Queensland	(07) 3257 1108	<a href="http://www.tuq.org.au">www.tuq.org.au</a>
Tasmania	1300 652 641	<a href="http://www.tutas.org.au">www.tutas.org.au</a>
Victoria	(03) 9416 2577	<a href="http://www.tuv.org.au">www.tuv.org.au</a>
Western Australia	1800 621 888	<a href="http://www.taswa.org">www.taswa.org</a>
<b>Tertiary Admissions Centre</b>		
New South Wales and Australian Capital Territory	02 9752 0200	<a href="http://www.uac.edu.au">www.uac.edu.au</a>
Victoria	1300 364 133	<a href="http://www.vtac.edu.au">www.vtac.edu.au</a>
Queensland	1300 467 822	<a href="http://www.qtac.edu.au">www.qtac.edu.au</a>
Western Australia	(08) 9318 8000	<a href="http://www.tisc.edu.au">www.tisc.edu.au</a>
South Australia	1300 138 440	<a href="http://www.satac.edu.au">www.satac.edu.au</a>
Tasmania	(03) 6226 2999	<a href="http://www.utas.edu.au">www.utas.edu.au</a>
Northern Territory	(08) 8946 6666	<a href="http://www.cdu.edu.au">www.cdu.edu.au</a>
<b>Workplace Authority Information Line</b> (information on wages)		
National	1300 363 264	<a href="http://www.workplaceauthority.gov.au">www.workplaceauthority.gov.au</a>
<b>Workplace</b>		
National	1300 363 264	<a href="http://www.workplace.gov.au/workplace">www.workplace.gov.au/workplace</a>
<b>Youth Information site</b> (Federal Government)		
National		<a href="http://www.thesource.gov.au">www.thesource.gov.au</a>



