

# 2022

## School Leavers' Guide



*With compliments from*

**David**

**LITTLEPROUD MP**

Federal Member for **MARANOA**

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The information contained in this booklet is current as at 31 August 2022.

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David  
**LITTLEPROUD** MP  
Federal Member for **MARANOA**



*Dear school leaver,*

Congratulations on graduating!

What a last three years it has been! You have displayed resilience, strength and focus to push through and complete your school education. This is an exciting time. It is also an important time to look forward and explore your future options including reading through up-to-date information on pathways and speaking with parents, friends, teachers and career advisers.

**The School Leavers' Guide will help with navigating this time.**

There is a lot to think about when deciding what to do after school. There are many opportunities with no right or wrong path to choose. Think about what energises you, what you are passionate about and your life experiences until now. It is important to make the best choice for you.

The School Leavers' Guide covers

- Career development support;
- Further education and training opportunities;
- Financial assistance available; and
- Mental health support services.

Please contact my office on **4662 2715** or **david.littleproud.mp@aph.gov.au** for further assistance. It is very important to also remember to enrol to vote if you haven't already – please contact my office and I'll send you an enrolment form.

Best wishes as you make this brave and exciting leap into your successful future.

Yours sincerely,

**David Littleproud MP**  
Federal Member for **Maranoa**



## EDUCATION AND TRAINING OPTIONS

### Vocational Education and Training (VET)

VET is competency-based and directly job-related. The VET system provides training for around four million students annually for a wide range of occupations. VET provides industry relevant skills for a broad range of employment opportunities to support a skilled workforce for employers.

Courses are offered through a variety of Registered Training Organisations (RTOs) including:

- TAFE institutes;
- Private and enterprise training providers;
- Secondary schools;
- Industry organisations;
- Professional associations;
- Community organisations;
- Adult and community training providers; and
- Universities.

For more information on VET opportunities, including courses and training providers, visit [www.myskills.gov.au](http://www.myskills.gov.au)

### Universities

Universities offer a wide range of general and specific courses at undergraduate and postgraduate levels, with subsidised places and loans for study available to some domestic students through the Higher Education Loan Program (HELP).

If you are considering going directly from school to university, it is important to fully explore university and course requirements. Look at prerequisite Year 11 and 12 subjects for courses, and the campuses at which they are offered.

You can visit [www.compared.edu.au](http://www.compared.edu.au) and [www.courseseeeker.edu.au](http://www.courseseeeker.edu.au) to help you decide which university and which course is right for you.

Some universities also run enabling courses that can help you build your skills in preparation for study or help you if you are unsure about what you might like to study.

It is possible to pursue university study by transferring from recognised VET studies or undertaking pathway courses.

### Applying for University

You can apply to your chosen university through standard entry (on the basis of your senior secondary school qualifications), special or alternative entry, or advanced standing entry (credit transfer or credit for prior learning).

In most states and territories, and in some courses, applications are processed through a Tertiary Admissions (Service) Centre. Contact individual universities and Tertiary Admissions Centres for further advice. See page 13 for more information.

### Private Higher Education Providers

Approved private higher education providers are generally non-university higher education providers which offer a range of fee-paying courses leading to a higher education award course.

Visit [www.compared.edu.au](http://www.compared.edu.au) and [www.courseseeeker.edu.au](http://www.courseseeeker.edu.au) to view and compare higher education institutes and courses.

Currently, only a few of these providers have been approved by the Government to offer Commonwealth supported places. However, many of them can offer a HELP loan.

Further information on higher education can be found at [www.studyassist.gov.au](http://www.studyassist.gov.au)

### Distance and Online Study

Many providers offer alternative modes of study to tertiary students, such as online or distance education. You should check with providers directly.

One example is Open Universities Australia (OUA). OUAs are owned and operated by a consortium of Australian universities and offer students access to higher education study regardless of their Australian Tertiary Admission Rank (ATAR), previous education, age or location.

For more information visit [www.open.edu.au](http://www.open.edu.au)

## Apprenticeships and Traineeships

An apprenticeship or traineeship is a great career path that kick starts your future with a job and structured education and training. It provides you with the opportunity to gain real world, hands-on experience while building important technical, business and service skills.

Anyone of working age can become an apprentice or trainee. You don't need to have any entry qualifications and there are a variety of study options at different certificate levels.

An apprenticeship or traineeship is offered in more than 500 occupations across the workforce including building and construction, health care, agriculture, manufacturing, automotive, tourism, beauty, hospitality, mining and digital technologies.

Employment prospects for apprenticeships and traineeships are high.

Whether you're looking to become a fully qualified tradesperson, a business manager, a healthcare expert or a financial planner, an apprenticeship or traineeship can help get you there.

For more information visit [www.australianapprenticeships.gov.au](http://www.australianapprenticeships.gov.au)

## Australian Defence Force (ADF) Gap Year Program

The ADF Gap Year Program provides an opportunity for young Australians, who have finished Year 12 or equivalent, to experience 12 months in the military without the obligation to make a longer commitment.

Participants in the Gap Year Program learn practical and leadership skills, enjoy a healthy and varied lifestyle, meet new friends and may even receive recognised qualifications to help progress their future career - all while getting paid.

For more information please visit: [www.defencejobs.gov.au/education/GapYear](http://www.defencejobs.gov.au/education/GapYear)



## Cyber Gap Program

The ADF Cyber Gap Program is open to Australian citizens studying an eligible cyber-related qualification ranging from Certificate III to Masters level.

The ADF Cyber Gap Program is designed to raise awareness of Defence's cyber-related career pathways whilst encouraging participants to pursue a cyber-career in the ADF, Defence APS (Australian Public Service) and broader Government.

Throughout the program, participants will be provided with study-related financial support, cyber-related activities, and career mentoring sessions.

At the end of the ADF Cyber Gap Program, there is no obligation to join the Australian Defence Force or provide a return of service. The ADF Cyber Gap Program will support 800 participants across four intakes that run for 12 months.

Further information on the ADF Cyber Gap Program is located on the website: [www.digitalprofession.gov.au/eligible-qualifications-adf-cyber-gap-program](http://www.digitalprofession.gov.au/eligible-qualifications-adf-cyber-gap-program)

## Foundation Language, Literacy, Numeracy and Digital Skills Support

If you are a job seeker wishing to develop your reading, writing and maths skills to improve your chances of finding and keeping a job, the Skills for Education and Employment (SEE) program can help.

The SEE program provides language, literacy and numeracy training to eligible job seekers, to help you to participate more effectively in training or in the workforce

You can get up to 650 hours of free accredited training, starting at your own level and working at your own pace. Training is delivered flexibly through full-time or part-time hours, via face-to-face or distance training.

A work experience component can also be included in some cases.

To find out if you are eligible for this program and be referred to a SEE provider, talk to Services Australia or your local employment service provider including:

- Disability Employment Services;
- Community Development Program;
- Transition to Work; and
- ParentsNext.

For further information about SEE visit: [www.dewr.gov.au/skills-education-and-employment](http://www.dewr.gov.au/skills-education-and-employment)

## Commonwealth Scholarships Program for Young Australians

The Commonwealth Scholarships Program for Young Australians offers scholarships for young people to undertake vocational education and training courses, from the Certificate III to Advanced Diploma level. You will also gain hands on work experience directly linked to your study through completing a paid, twenty-day internship placement with a local business. The Commonwealth Scholarship Program is open to young people aged 15-24 years who live in an eligible region. The eligible regions are Gosford, Grafton, Maryborough, Townsville, Alice Springs, Wanneroo, Armadale, Port Pirie, Shepparton and Burnie.

Scholars receive up to \$5,000 per annum in study assistance and up to \$3,000 for completing the internship placement. Local businesses who host an intern receive \$1,500.

For more information, including how to apply for a scholarship, visit the website at: [www.dese.gov.au/commonwealth-scholarships-program-young-australians](http://www.dese.gov.au/commonwealth-scholarships-program-young-australians)

## FINANCIAL AND OTHER SUPPORT

The Government is helping thousands of Australians to become qualified in their chosen field by providing access to a Commonwealth supported place, a student loan through HELP (including VET Student Loans), or support for apprentices through Trade Support Loans.

A loan is a serious commitment. It is a real debt that must be repaid when you reach a certain income level (this income level for the 2022-23 financial year is \$48,361). Make sure you understand your rights and obligations before signing up to any sort of loan.

### Commonwealth Supported Places

At the undergraduate level, many higher education providers (particularly universities) offer Commonwealth supported places to students who are Australian citizens. A Commonwealth Supported Place (CSP) is a place at a university or higher education provider where the government pays part of your fees. This part is a subsidy, not a loan, and you don't have to pay it back. This subsidy does not cover the entire cost of your study. Students must pay the rest, called the 'student contribution amount'. This amount can be loaned through the Higher Education Loan Program (HELP).

### Higher Education Loan Program (HELP)

At the undergraduate and postgraduate levels, HELP assists eligible students with their student contribution amounts or tuition fees at university and other higher education providers. Eligible students have access to deferred payment arrangements through HELP.

The HELP scheme consists of various loans:

- HECS-HELP is for eligible Commonwealth supported students to cover their student contribution amounts;
- FEE-HELP is for eligible fee-paying students to cover their tuition fees;
- SA-HELP is a loan that assists eligible students to pay for all or part of their student services and amenities fee; and
- OS-HELP is to assist eligible students who undertake part of their study overseas with a range of associated expenses, such as airfares and accommodation.

Further information about the HELP loan schemes can be found at [www.studyassist.gov.au/help-loans](http://www.studyassist.gov.au/help-loans)

### VET Student Loans

VET Student Loans help eligible students to cover tuition fees for approved higher-level (diploma and above) vocational education and training (VET) courses.

Maximum loan amounts available vary depending on the course chosen. Some courses approved for VET Student Loans may also be eligible for state or territory government funding, which may reduce the loan amount needed to cover tuition fees.

You can find information on eligibility, including courses approved for VET Student Loans, as well as the providers (TAFEs, colleges and other institutions) approved to offer VET Student Loans, by searching on the MySkills website at [www.dewr.gov.au/vet-student-loans](http://www.dewr.gov.au/vet-student-loans)

### Repaying your HELP Debt

You pay back your HELP debt through the tax system once you earn above the compulsory repayment threshold.

In 2022-23, students will start repaying their HELP debts when their income reaches the minimum repayment threshold of \$48,361.

The amount you repay changes with your wage. The more you earn, the higher your repayment will be.

For more information on HELP repayments, call the Australian Taxation Office on 13 28 61 or visit [www.ato.gov.au](http://www.ato.gov.au)

### myGov

myGov is a simple and secure way to access government services online with one login and one password.

Create a myGov account and you can link your Medicare, Centrelink or other government services together in one place. You can also:

- get messages sent to your secure myGov Inbox;
- update your personal details with Centrelink and Medicare;
- be confident your personal information is secure; and
- access your online accounts overseas.

To create a myGov account go to [my.gov.au](http://my.gov.au)



## Financial hardship

If making your compulsory repayment will cause you serious financial hardship, you can apply to the ATO to defer your repayment.

For information on deferring repayments visit [www.ato.gov.au/Individuals/Study-and-training-support-loans/Deferring-repayments/](http://www.ato.gov.au/Individuals/Study-and-training-support-loans/Deferring-repayments/)

For information about tertiary education visit [www.studyassist.gov.au](http://www.studyassist.gov.au)

## Scholarships

A variety of scholarships and awards are available for students to gain financial help for their tertiary studies. Details will become available from universities and other higher education providers during 2022.

## Trade Support Loans

An Australian apprentice or trainee working in a skills need area may be eligible for a Trade Support Loan (TSL) of up to \$22,890 to help cover the costs of living and learning.

A TSL is an interest-free government funded loan that is paid in monthly instalments for up to six months at a time. Your debt is indexed annually and you will get a 20 per cent discount on your debt when you have successfully completed your apprenticeship.

You could borrow just a small amount over a few months or receive payments over the four years of your apprenticeship, up to the lifetime limit of \$22,890 over the life of the apprenticeship.

You choose how to spend the money. You could use the loan to cover living expenses, buy work equipment like tools or boots, or save your payments to buy a car. Whatever you do, remember you will have to pay the money back.

You will start repaying your TSL once you have reached the compulsory \$48,361 for 2022-23. Repayments are made through the income tax system (like a university HELP loan).

For more information contact an Australian Apprenticeship Support Network in your region on 1800 020 108 or visit [www.australianapprenticeships.gov.au](http://www.australianapprenticeships.gov.au)

## General Benefits

### Services Australia

Services Australia delivers government payments and services. They can provide you with information on relevant services and payment options, including referrals to employment service providers, Services Australia specialists and other departments and agencies.

[www.servicesaustralia.gov.au](http://www.servicesaustralia.gov.au) is your first port of call for information on all payments and services available through Services Australia.

### Youth Allowance

Financial help may be available if you're 24 or younger and a student or Australian Apprentice, or 21 or younger and looking for work.

To be eligible for Youth Allowance you must be 16 to 21 and 1 of the following:

- looking for full time work;
- studying part time and looking for work; or
- temporarily unable to work.

Eligibility is based on many things including:

- Your age and whether you are undertaking an approved course or activity;
- If you are dependent or independent;
- Income and assets tests; and
- Residency requirements.

Individual circumstances vary, so for more information visit: [www.servicesaustralia.gov.au/youth-allowance](http://www.servicesaustralia.gov.au/youth-allowance)

### Rent Assistance

Rent Assistance is a regular extra payment that may be available to you, if you receive certain payments from Services Australia. Thresholds and maximum amounts of Rent Assistance vary according to your individual circumstances.

You may be able to get Rent Assistance if you pay rent, live in Australia, and receive one of these payments:

- Age Pension, Carer Payment or Disability Support Pension;
- ABSTUDY Living Allowance, Austudy or Youth Allowance;
- Bereavement Allowance or Widow Allowance;
- Partner Allowance, Special Benefit or Sickness Allowance;
- Family Tax Benefit – Part A at more than the base rate;
- Parenting Payment partnered and single; or
- JobSeeker Payment or Farm Household Allowance.

Special rules apply for some young people to get Rent Assistance with some payments – for more information visit: [www.servicesaustralia.gov.au/rent-assistance](http://www.servicesaustralia.gov.au/rent-assistance)

### Low Income Health Care Card

If you are a student, looking for work, an apprentice, or on a low income you may be eligible for a Low Income Health Care Card. This card entitles you to get a prescription filled at a reduced cost, and other concessions.

For more information call 13 24 90 or visit [www.servicesaustralia.gov.au/low-income-health-care-card](http://www.servicesaustralia.gov.au/low-income-health-care-card)

### ABSTUDY

ABSTUDY is the Aboriginal and Torres Strait Islander Study Assistance Scheme, which is a group of payments for Aboriginal or Torres Strait Islander students or apprentices. ABSTUDY may assist you if you are:

- An Aboriginal or Torres Strait Islander Australian;
- In an approved course, Australian Apprenticeship or traineeship; and
- Not getting another payment to study or train.

ABSTUDY can help with your study costs and housing if you need to travel to study. It can help with your costs for:

- Study;
- Housing;
- Living expenses; and
- Travel to your place of study each term or semester, if you need to study away from home.

For more information call 1800 132 317 or visit: [www.servicesaustralia.gov.au/abstudy](http://www.servicesaustralia.gov.au/abstudy)

## FINDING EMPLOYMENT

### Employment

When you are trying to get a job there are things you can do to make the process easier. You might want to:

- Spend some time developing your career portfolio;
- Consider the skills and attributes that employers are looking for;
- Learn more about the steps involved in looking for work;
- Get feedback on your résumé and job applications;
- Consider directly approaching employers to ask about opportunities;
- Practice your interview techniques; and
- Follow up any applications you have circulated.

There are a number of ways to get help finding work. You may find the list of useful websites at the back of this resource a good place to start.

For more information visit  
[www.workforceaustralia.gov.au](http://www.workforceaustralia.gov.au)

### Workforce Australia

Workforce Australia is the new employment service and operates to assist and support Australians to find, change or create their own their job. Workforce Australia will provide access to government employment and skills services across the nation through the following initiatives:

#### Youth Advisory Sessions (YAS)

Youth Advisory Sessions (YAS) are one hour sessions with a specialist youth consultant when you are looking for a job, you must be register with Workforce Australia and if you are eligible, up to 3 free one-hour sessions are available, for more information visit: [www.workforceaustralia.gov.au/individuals/training/activities/youth-advisory](http://www.workforceaustralia.gov.au/individuals/training/activities/youth-advisory).

#### Employability Skills Training (EST)

Employers are always looking for enthusiastic staff with good workplace skills, and Employability Skills Training can help prepare you to meet employer expectations and improve your chances of getting a job.

You'll get practical face-to-face training to develop your résumé, search for work and improve your job interview skills.



You'll also develop skills employers want, including computer skills, communication skills, problem solving, teamwork and time management skills.

You're supported by a professional trainer in a safe and welcoming environment, with other young people also looking for work. For more information visit:

[www.workforceaustralia.gov.au/individuals/training/activities/est-jobsearch-workplace](http://www.workforceaustralia.gov.au/individuals/training/activities/est-jobsearch-workplace)

### Internship Placements

If you're a job seeker aged 17-24, an Internship is a great way to get experience and find a job. An Internship is a voluntary work trial with a host business for between 4-12 weeks. You get the chance to learn on the job, show your skills and gain experience while employers trial you to see if you are a good fit for their business.

While you're doing your internship, you will get an extra \$200 a fortnight on top of your income support payment.

For more information visit  
[www.workforceaustralia.gov.au/individuals/training/activities/youth-internships](http://www.workforceaustralia.gov.au/individuals/training/activities/youth-internships)

### Transition to Work

Transition to Work (TtW) helps young people aged 15-24 years develop the skills, behaviours and attitudes that employers are looking for. In Transition to Work you'll get practical support to help you move from school to further education or employment.



Your TtW provider will focus on building your skills, confidence and work-readiness by helping you find skills and training opportunities and linking you with people and services that can help.

You will generally be expected to participate in TtW services for 25 hours per week for up to 18 months. Your provider will work with you to determine an appropriate mix of activities and services to help you achieve your goals.

For more information visit:

[www.workforceaustralia.gov.au/individuals/coaching/assistance/transition-to-work](http://www.workforceaustralia.gov.au/individuals/coaching/assistance/transition-to-work)

## Work Experience

Work Experience is a great way to gain experience in the industry that you are interested in. By undertaking work experience, you are in real life placements, helping you gain experience and confidence, while demonstrating skills to potential employers.

For more information visit

[www.workforceaustralia.gov.au/individuals/training/work-experience](http://www.workforceaustralia.gov.au/individuals/training/work-experience)

## JobTrainer

The Australian Government has partnered with state and territory governments to establish a \$1 billion JobTrainer Fund. This initial investment will provide around 300,000 additional training places that are free or low fee, in areas of identified skills need such as health, aged and disability care, IT and trades for job seekers and young people, including school leavers.

As part of the 2021-22 Budget, the Australian Government announced it would commit an additional \$500 million, to be matched by state and territory governments, to expand the JobTrainer Fund by up to 163,000 places and extend the program until 31 December 2022. The final number of places will be dependent on the mix of qualifications and short courses and will support training in digital skills and upskilling in critical industries like aged care.

Job seekers and young people, including school leavers, can now take advantage of subsidised training to learn skills for jobs in demand.

JobTrainer funding is available for accredited diplomas, certificates or short courses, based on a list agreed between the National Skills Commission and the state and territory governments. State and territory governments are responsible for determining which qualifications and short courses to prioritise from the agreed list, with focus on training in areas of anticipated employment growth. Training places under JobTrainer are now available. Further information on the JobTrainer Fund is available on the Your Career website [www.yourcareer.gov.au/jobtrainer](http://www.yourcareer.gov.au/jobtrainer) and the My Skills website [www.myskills.gov.au/jobtrainer](http://www.myskills.gov.au/jobtrainer)

## Enhanced Support for School Leavers

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

The measure includes the:

- School Leavers Information Kit (SLIK), which provides you with national and local information to support your decisions about post-school education, training, and work pathways. It also includes information to help you apply for a job, to identify your employability skills and find information about funding support and subsidies available to you.

- School Leavers Information Service, available via phone, text, or email. An Information Officer will help you navigate the SLIK and Your Career website, or refer you, where needed, to a qualified Career Practitioner for a 45 minute personalised career guidance session.
- Parents and Guardian's Guide for School Leavers, which is available in Word and PDF formats and in the four most common languages other than English, on the Your Career website.

For more information visit

[www.yourcareer.gov.au/school-leavers-support](http://www.yourcareer.gov.au/school-leavers-support)



## FINDING EMPLOYMENT

### Launch into Work

Launch into Work offers tailored pre-employment projects which prepare job seekers for specific vacancies. Projects are co-designed directly with an employer to ensure participants build the skills required for a specific role within their organisation.

As a participant, you will receive, at no cost to you: training tailored to the role; work experience, mentoring and a commitment of employment if you successfully complete the project.

Launch into Work is targeted at females, however, males are also welcome to participate. To be eligible, you must be registered with a jobactive, Transition to Work or Workforce Australia provider.

Further information is available at [www.dewr.gov.au/launch-work/launch-work-individuals](http://www.dewr.gov.au/launch-work/launch-work-individuals)

### Job Jumpstart

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

The website provides you with:

- Information on making informed choices about jobs and training, setting goals and personal presentation, talking to employers and workplace expectations;
- Insights into how different employers recruit and tips to get their attention, how to maintain a positive online presence as well as what skills and attributes are needed for different jobs and industries; and
- Practical information, templates, workbooks and videos to help you tailor résumés and cover letters, and prepare for interviews.

For more information please visit [www.jobjumpstart.gov.au](http://www.jobjumpstart.gov.au)



### National Careers Institute

The National Careers Institute was established to provide you with access to accurate and up to date careers information.

The NCI's website provides you with a careers front door, connecting you to information, advice and support to help you find the job or study options that are right for you. The website provides information about learning and training, getting job ready along with career ideas and resources.

For more information visit [www.yourcareer.gov.au](http://www.yourcareer.gov.au)

### Community and Volunteer Work

Volunteer work is an excellent way of experiencing new challenges and learning about the world of work.

Volunteers provide a valuable service to the community. There are a variety of organisations that rely on volunteers and it can be a great way to gain new skills and build on your work experience.

For more information visit [www.volunteeringaustralia.org](http://www.volunteeringaustralia.org)

### Starting a Business

Starting a business is another option to consider. There are more than 3.5 million small businesses operating across Australia and you do not need formal qualifications or business experience to start and run a business.

The business.gov.au website, the Government's primary website for the Australian business community is a single entry point for accessing information and resources from government to help businesses. The website provides information to help people plan, start or run their own business. The Guide to Starting a Business is a step-by-step tool to help new business owners understand what's ahead when starting a business in Australia, and is available at [www.business.gov.au/Guide/Starting](http://www.business.gov.au/Guide/Starting)

There are also a number of programs aimed at helping you build your enterprise skills and develop innovative ideas, as well as providing sources of training and education.

These opportunities can be found on the business.gov.au website. The Grants and Programs search tool provides details of funding opportunities across the Commonwealth, state and territory governments and, in some cases, from local councils.

To access the search tool, visit [www.business.gov.au/grants-and-programs](http://www.business.gov.au/grants-and-programs)

## Self-Employment Assistance Program

Self-Employment Assistance Program helps you get a business idea of the ground or provides you with help for your existing business through services such as:

- Self-Employment Workshops
- Developing Business Plans
- free accredited Small Business Training
- Business Advice
- Health Checks for you business
- Coaching for your Small Business.

The program is delivered in 51 Regions around Australia by of Self-Employment Assistance providers.

For more information visit and to find a Self-Employment Assistance provider: [www.workforceaustralia.gov.au/individuals/training/activities/self-employment-assistance](http://www.workforceaustralia.gov.au/individuals/training/activities/self-employment-assistance)

## Entrepreneurship Facilitator Program

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

For more information visit [www.workforceaustralia.gov.au/individuals/training/activities/entrepreneurship](http://www.workforceaustralia.gov.au/individuals/training/activities/entrepreneurship)

## Tax File Number

Your Tax File Number (TFN) is your personal reference number in the tax and superannuation systems. You keep the same TFN even if you change your name, change jobs, move interstate or go overseas.

Your TFN is an important part of your tax records, as well as your identity, so it's important to keep it secure.

You must provide your TFN or a certificate of an application for a TFN when you apply for a study or training loan. You also need your TFN to be able to apply for government benefits, lodge your tax return electronically or get an ABN.

How to apply for a TFN will depend on your circumstances.

For information on how to apply for a TFN visit [www.ato.gov.au/individuals/tax-file-number](http://www.ato.gov.au/individuals/tax-file-number)

For more information contact the ATO on 13 28 61 or visit [www.ato.gov.au](http://www.ato.gov.au)

## Other Resources

For more information and guidance on how to start a new small business, you can visit:

- the SelfStart Hub at [www.workforceaustralia.gov.au/individuals/coaching/starting-business](http://www.workforceaustralia.gov.au/individuals/coaching/starting-business)
- the Starting a Business Guide at [business.gov.au/guide/starting](http://business.gov.au/guide/starting)
- your local Business Enterprise Centre at [www.becaustalia.org.au](http://www.becaustalia.org.au) for one on one advice and help.





## Medicare

Medicare is Australia's universal health care system. When you enrol in Medicare, Services Australia pays some or all of the costs of your necessary health care.

Medicare provides access to:

- If your doctor bulk bills, Medicare pay the cost directly to the doctor. This means you won't have to pay anything;
- You'll need to pay for your appointment if your GP doesn't bulk bill. You may be able to claim some of this money back from Medicare; and
- Medicare also help to make some medicines more affordable for you through the Pharmaceutical Benefits Scheme.

For more information visit [www.servicesaustralia.gov.au/medicare](http://www.servicesaustralia.gov.au/medicare)

### How to Enrol in Medicare and Obtain a Medicare Card

You get a Medicare card when you enrol in Medicare. You'll usually be told your Medicare number straight away and your card will be sent to the address you provided in 3 to 4 weeks.

You can use a digital copy of your Medicare card as soon as you enrol. To use a digital version of your Medicare card, you need to:

- Download and sign in to the Express Plus Medicare app; and
- Select the Card tab on the home screen.



To enrol in Medicare you must live in Australia and be one of the following:

- An Australian citizen;
- A New Zealand citizen;
- An Australian permanent resident;
- Applying for permanent residency; or
- A temporary resident covered by a Ministerial Order.

You may already be listed on your parents' Medicare card, however young people over the age of 15 may enrol on their own Medicare Card. If you are on your parents' card, you can download a Medicare enrolment or transfer application form from the Services Australia website to get your own Medicare card.

You will need to provide some form of identification (like a passport or student ID). If you haven't been enrolled before, you may need to provide eligibility documents.

Remember to take your Medicare card with you when visiting a doctor or when you have a prescription filled.

For more information call 13 20 11 or visit: [www.servicesaustralia.gov.au/enrolling-medicare](http://www.servicesaustralia.gov.au/enrolling-medicare)

## Unique Student Identifier

A Unique Student Identifier (USI) is a reference number that links together higher education and training records from different providers, in different states, and across different years – all in the one record.

Students can view their higher education and training records or transcripts online through their USI account. They can also download or print their USI Transcript and share it electronically with providers and employers of their choice.

All students undertaking higher education and nationally recognised training must provide a USI to their provider unless exempt. It is free and easy to create and stays with you for life.

For more information please visit [www.usi.gov.au](http://www.usi.gov.au)

## ADDITIONAL INFORMATION



## Enrolling to Vote

Voting is both your right and your responsibility as an Australian. It is compulsory for all Australians 18 years and older to enrol and vote (although you can pre-enrol when you turn 16). Failure to vote at an election can result in a fine.

If you believe you are already pre-enrolled, you can check your enrolment here: [www.check.aec.gov.au](http://www.check.aec.gov.au)

If you need to enrol for the first time for federal, state and local government elections, this can be done by filling out a single form, available from the Australian Electoral Commission (AEC) website (select enrol to vote), post offices or your local Member of Parliament.

For more information contact the AEC on 13 23 26 or visit [www.aec.gov.au/enrol](http://www.aec.gov.au/enrol)

If you need to update your enrolled address, because you have permanently changed home, you should revise your enrolment after you have lived at the new residential address for a period of at least one month.

If you are temporarily living away from home (for instance for study), but intend your return, you do not need to update your enrolment.

To update details, visit here: [www.aec.gov.au/enrol/update-my-details.htm](http://www.aec.gov.au/enrol/update-my-details.htm)

## Useful Websites

[www.australianapprenticeships.gov.au](http://www.australianapprenticeships.gov.au)

Learn more about Australian Apprenticeships and the benefits of combining practical work and training.

[www.dewr.gov.au/vet-student-loans](http://www.dewr.gov.au/vet-student-loans)

Learn more about the eligibility criteria and how to apply for VET Student Loans.

[www.gooduniversitiesguide.com.au](http://www.gooduniversitiesguide.com.au)

Find courses and places to study using various search criteria and ratings on universities, campuses and courses.

[www.graduatecareers.com.au](http://www.graduatecareers.com.au)

Employment support services and programs.

[www.servicesaustralia.gov.au](http://www.servicesaustralia.gov.au)

For Medicare and Centrelink support services and programs.

[www.workforceaustralia.gov.au](http://www.workforceaustralia.gov.au)

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

[www.aqf.edu.au](http://www.aqf.edu.au)

The Australian Qualifications Framework (AQF) is the national policy for regulated qualifications in the Australian education and training system.

[www.open.edu.au](http://www.open.edu.au)

A flexible way to study toward a university degree off campus.

[www.volunteeringaustralia.org](http://www.volunteeringaustralia.org)

Provides information on a range of opportunities for volunteers.

[www.defencejobs.gov.au](http://www.defencejobs.gov.au)

Provides information on a range of career and job opportunities in the Australian Defence Force.

[www.myskills.gov.au](http://www.myskills.gov.au)

Australia's directory of training available for school leavers, students, apprentices and employers throughout the country.

[www.compared.edu.au](http://www.compared.edu.au)

Provides students with information on survey results covering the higher education student life cycle from commencement to employment. It publishes overall satisfaction of current students and recent graduates, median salary received by recent graduates and full-time employment rates after graduation.

[www.coursesseeker.edu.au](http://www.coursesseeker.edu.au)

Compare undergraduate courses from top universities and higher education institutions. Find course information, entry requirements, admission processes and student satisfaction.

[www.studyassist.gov.au](http://www.studyassist.gov.au)

Provides information to students about Government assistance with higher education.

[my.gov.au](http://my.gov.au)

A fast, simple way to access government online services including Centrelink, Medicare and the ATO.

## Tertiary Admissions Centres

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

Queensland  
[www.qtac.edu.au](http://www.qtac.edu.au)

South Australia  
[www.satac.edu.au](http://www.satac.edu.au)

Victoria  
[www.vtac.edu.au](http://www.vtac.edu.au)

Western Australia  
[www.tisc.edu.au](http://www.tisc.edu.au)

Tasmania  
[www.utas.edu.au](http://www.utas.edu.au)

Northern Territory  
[www.cdu.edu.au](http://www.cdu.edu.au)

## KEEPING GOOD MENTAL HEALTH

Good mental health and wellbeing allows you to participate in life in a positive and meaningful way. As you begin this next exciting phase in your life, looking after your mental health is important to ensure you can work productively, realise your own potential and make a positive difference in your community. Here are just a few ways you can look after your mental health and wellbeing.

### How to care for your Mental Wellbeing:

- Building good relationships and regularly connecting with your family, friends, workmates and your community.
- Establishing a good sleep routine.
- Eating well and getting good nutrition – this includes staying hydrated.
- Regular exercise.
- Planning your day and routine.
- Taking regular breaks between study sessions.
- Be kind to yourself, challenge negative self-talk by reminding yourself about your positives.
- Relaxation - going for a walk immersing yourself in nature, listen to relaxing music, reading.
- Limit screen time.
- Don't forget to have fun! Do stuff you enjoy and don't take yourself too seriously.

### How to care for your Mental Wellbeing at Work:

- Set Achievable Goals – Making a list at the start of the day helps.
- Talk about your day with friends or family helps process events of the day and give support.
- Set boundaries for 'me time' – Make some time to recharge and unwind, that means turning off screens.
- Cut-out time wasters.
- Take your breaks – it's easy to get caught up in work, take a small walk or eat lunch outside.

Sometimes in life, things can get a bit overwhelming and stressful. Always remember that it's okay to ask for help. Below are just a few places where you can get assistance.

### Where can I get help?

Lifeline  
13 11 14  
[www.lifeline.org.au](http://www.lifeline.org.au)

Beyond Blue  
1300 22 4636  
[www.beyondblue.org.au](http://www.beyondblue.org.au)

Kids Helpline  
1800 551 800  
[www.kidshelpline.com.au](http://www.kidshelpline.com.au)

Suicide Call Back Service  
1300 659 467  
[www.suicidecallbackservice.org.au](http://www.suicidecallbackservice.org.au)

Domestic Violence Impact Line  
1800 943 539  
[www.rape-dvservices.org.au](http://www.rape-dvservices.org.au)

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







David **LITTLEPROUD** MP



# HAVE YOUR SAY

Your views are important to me...

If you could fix one problem in our local area, what would it be?

How useful did you find this resource guide? Do you have any suggestions for future editions?

## Your details

Please complete the following details so that I can stay in touch and keep you informed.

Title	Name		
Address			
Home ph		Mobile ph	
Email			

### Please return to:

David Littleproud MP, PO Box 641, Dalby QLD 4405 [Email. david.littleproud.mp@aph.gov.au](mailto:david.littleproud.mp@aph.gov.au)  
or complete, take a picture and email through to my office.

**David LITTLEPROUD** MP  
Federal Member for **Maranoa**

57 Cunningham Street, Dalby QLD 4405 4662 2715  
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