



2015

School Leavers' Guide



With Compliments from

Warren Truss MP

Federal Member for Wide Bay

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Dear school leaver.....

Congratulations on your impending graduation!

This is a challenging, but nonetheless exciting time to be completing school. The future requires all of us to be adaptable and prepared. Exploring your options means accessing current information on a range of pathways, talking to your parents, friends, teachers and career advisers. The School Leavers' Guide is a great starting point.

When deciding what you might do after school, consider your interests, your likes and dislikes, your experiences at school, at home and within your community. Think about hopes and visions for your future and where you want to study, train or work.

In this guide there are sections about career development, further education and training options, financial assistance available to young people as well as useful contact details for more detailed information.

I trust you will find this information helpful. Please contact my office on **(07) 4121 2936** if I can be of any further assistance. I also encourage you to enrol to vote if you have not yet done so – simply call my office and I will send you an enrolment form.

Good luck as you make the transition from school and I wish you every success in your future endeavours.


Yours sincerely



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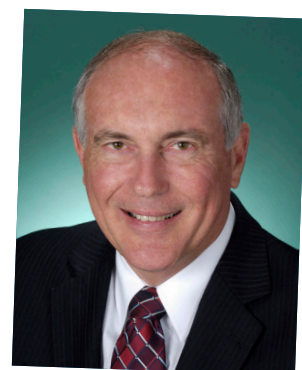
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Education and Training Options

The Australian Government has proposed changes to the higher education system. It is important that current and future students understand how these changes may affect them.

Visit www.studyassist.gov.au for up-to-date information on these proposed changes.

Vocational Education and Training (VET)

Vocational education and training is competency-based and directly job-related. There are a wide range of courses and subjects available and they are great for people who like study that is practical and hands-on. Courses are offered through:

- TAFE;
- Secondary school;
- VET in schools programmes;
- Australian School-based Apprenticeships;
- Private Registered Training Organisations (RTOs) and
- Community training providers.

For more information on Vocational Education and Training (VET) visit www.myskills.gov.au



Universities

Universities offer a wide range of general and specific courses at undergraduate level.

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.

Some universities also run bridging and tertiary pathway preparation 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.

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.

Currently, only a few of these providers have been approved by the Australian Government to offer Commonwealth supported places. However, the Government's reforms announced through the 2014-15 Budget will extend Commonwealth supported positions to approved private higher education providers.

Further information on the Government's higher education reform package can be found at www.studyassist.gov.au

Education and Training Options

Open Universities Australia (OUA)

Open Universities Australia provides distance education to tertiary students. OUA is owned and operated by a consortium of Australian universities and offers tertiary students a chance to undertake higher education study regardless of their ATAR, previous education, age or location.

HELP loans are available to eligible students for both undergraduate and postgraduate units of study undertaken through OUA.

For more information visit www.open.edu.au

Apprenticeships and Traineeships

An apprenticeship or traineeship is a great career path that kick starts your future with both 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 sectors including building and construction, health care, agriculture, manufacturing, automotive, tourism, beauty, hospitality, mining and digital technologies.

Research shows that more than 90% of successfully completed trade apprentices and 82% of successfully completed non-trade apprentices or trainees are employed after their apprenticeship.

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 contact your local Australian Apprenticeship Support Network on 13 38 73 or visit www.australianapprenticeships.gov.au

Literacy and Numeracy Support

If you are not confident with reading, writing and maths, you may find it difficult to get a job. The Skills for Education and Employment (SEE) programme can help you develop speaking, reading, writing or basic maths skills to help you improve your chances of finding and keeping a job.

SEE can help if you:

- are from a non-English speaking background and need English language training at basic or advanced levels
- need literacy and numeracy training at basic or advanced levels
- need advanced training for work purposes.

You can get up to 800 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 programme and to get a referral, talk to the Department of Human Services (Centrelink) or your local Employment Service Provider including:

- jobactive
- Disability Employment Services; and
- Community Development Programme (formerly Remote Jobs and Communities Program).

For further information about SEE visit: <http://education.gov.au/skills-education-and-employment>



Finding Employment

A full-time, part-time or casual job brings with it an income, freedom and the chance to learn new skills.

There are a number of ways to get help finding work.

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;
- 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.employment.gov.au

jobactive

jobactive is a national network of private and community organisations dedicated to finding jobs for unemployed people.

If you are registered with Centrelink and in receipt of an eligible income support payment, jobactive can help you.

Your jobactive provider will enter your employment history and education into the JobSearch database (www.jobsearch.gov.au), which will automatically match your experience against available jobs.

For more information about jobactive visit www.employment.gov.au/jobactive

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

Starting a Business

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

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

For more information visit www.business.gov.au

You can also contact your local Business Enterprise Centre at www.becaustalia.org.au for one-on-one advice and help.

New Enterprise Incentive Scheme (NEIS)

The New Enterprise Incentive Scheme (NEIS) is an Australian Government initiative that helps unemployed people over the age of 18, in receipt of an eligible income support payment, start and run a small business. NEIS participants undertake an accredited small business management course and receive ongoing training and support to help participants become self-sufficient.

For more information visit www.employment.gov.au/new-enterprise-incentive-scheme-neis



\$ Financial and Other Support

General Benefits

Department of Human Services (DHS)

DHS advises people about all relevant service and payment options, including referrals to employment service providers, DHS specialists and other departments and agencies. DHS provides a number of options and payments for young people who are planning to study, train or look for work.

Youth Allowance

Youth Allowance can assist you if you are a young person who is studying full-time, undertaking training or a full-time Australian Apprenticeship, are looking for work, or are sick.

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.

You may be eligible for Youth Allowance if you are:

- 16–21 years old and looking for full-time work or undertaking approved activities;
- 18–24 years old and studying full time;
- 16 or 17 years old and have completed year 12 or equivalent, or undertaking full time study and need to live away from home in order to study, or are considered independent for Youth Allowance;
- 16–24 years old and undertaking a full-time Australian Apprenticeship.

You may also be eligible for Youth Allowance in limited circumstances if you are 15 years old and you are:

- Considered independent;
- Above the school leaving age in your State or Territory; and
- Looking for work, studying or undertaking an Australian Apprenticeship full-time.

Rent Assistance

Rent Assistance is an extra payment to help with the higher costs of renting in the private rental market. Thresholds and maximum amounts of Rent Assistance vary according to your family situation.

You may be able to get Rent Assistance if you:

- Qualify for an income support payment (special rules apply if you are under 25) or receive more than the base rate of Family Tax Benefit;
- Pay rent above a certain amount (called the rent threshold); and
- Are living in Australia.

Low Income Health Care Card

If you are a student or Australian Apprentice and receive Youth Allowance, ABSTUDY or Austudy, 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 about what benefits you might be eligible for, contact DHS on 132 490 or visit www.humanservices.gov.au/lic

ABSTUDY

ABSTUDY is the Aboriginal and Torres Strait Islander Study Assistance Scheme. If you are an Aboriginal or Torres Strait Islander, ABSTUDY may assist you if you are:

- Studying at school, living at home and you are at least 14 years of age or over at 1 January of the year you study;
- Studying at secondary school;
- Studying full-time or part-time after having left school;
- Studying a Masters or Doctorate course; or
- Undertaking a full-time Australian Apprenticeship.

For more information phone DHS ABSTUDY on 1800 132 317 or visit www.humanservices.gov.au



\$ Financial and Other Support

The Australian Government has proposed changes to the higher education system. It is important that current and future students understand how these changes may affect them.

Visit www.studyassist.gov.au for up-to-date information on these proposed changes.

The Government is helping thousands of Australians to become qualified in their chosen field by providing a student loan through the HELP programme, 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 2015–16 income year is \$54,126). Make sure you understand your rights and obligations before signing up to any sort of loan.

Higher Education Loan Programme (HELP)

At the undergraduate level, higher education providers offer Commonwealth Supported Places to students who are Australian citizens, New Zealand citizens or holders of a permanent visa. A Commonwealth Supported Place means that the Australian Government funds part of the cost of the degree through a direct payment to the university, while you are required to pay the rest of the cost (this is called the student contribution amount).

To help you with your student contribution amount, under the HELP scheme (previously known as HECS) the Australian Government will pay all or part of this amount to your university, while extending to you a HELP loan. This means you don't have to pay upfront, can pay it back over time and only when you start to earn a salary of over \$54,126.

VET FEE-HELP can also cover eligible students studying a VET course at an approved VET FEE- HELP provider, including diploma, advanced diploma, graduate certificate and graduate diploma level courses.

Please visit www.studyassist.gov.au for more information.

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Commonwealth Loans and Scholarships

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

- HECS-HELP is for eligible Commonwealth supported students to cover their student contribution;
- 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 students services and amenities fee;
- OS-HELP is for eligible undergraduate students who want to spend one or two six-month study periods overseas;
- VET FEE-HELP is for eligible students enrolled in higher level vocational education and training courses at approved VET providers to pay their tuition fees.

Further information can be found at www.education.gov.au

Repaying your HELP Debts

All debts accrued under HELP are indexed each year on 1 June (currently by the Consumer Price Index).

Repayment of HELP loans is income contingent. In 2015-16 students will start paying their HELP debts when their income reaches the minimum threshold of over \$54,126.

Scholarships

A variety of scholarships and awards are available for students to gain financial help for their tertiary studies. The Government's higher education reform package will create thousands of new Commonwealth Scholarships. Details will become available from universities and other higher education providers during 2015.

For more information visit www.studyassist.gov.au

For more information on HELP debt repayments call the Personal Tax Infoline on 13 28 61 or visit www.ato.gov.au

Trade Support Loans

An Australian apprentice or trainee working in a skills need area may be eligible for a Trade Support Loan of up to \$20,000 to help cover the costs of living and learning.

The loans are flexible to meet your needs with money deposited in your bank account every month.

You choose what to spend your money on. You can buy work gear such as tools or boots, use it to cover living expenses such as rent, phone bills and bus tickets, or even save up your payments to buy a second hand car or ute.

You can opt in and out of the loan anytime and borrow a small amount or take the full \$20,000 over four years.

Only once you earn more than \$54,126 will you start repaying the money through the tax system.

For more information contact an Australian Apprenticeship Support Network in your region or visit www.australianapprenticeships.gov.au

Additional Information

Medicare

Medicare ensures all Australians have access to free or low-cost medical, optometrical and hospital care. Medicare provides access to:

- Free treatment and accommodation as a public patient in a public hospital;
- Free or subsidised treatment by health professionals such as doctors (including specialists), participating optometrists and other allied health practitioners;
- Free or subsidised basic dental services for eligible children between 2 and 17 years of age.

How to obtain a Medicare Card

Your Medicare Card holds your Medicare number, which is required to claim a Medicare benefit and receive subsidised medicines under the Pharmaceutical Benefits Scheme. People who reside in Australia are eligible to enrol in Medicare if they are:

- An Australian citizen;
- A New Zealand citizen;
- A holder of a permanent resident visa;
- An applicant for a permanent resident visa (other than a parent visa) and have permission to work, or have a parent, spouse or child who is an Australian citizen or holder of a permanent resident visa.

Visitors to Australia from a country that has a Reciprocal Health Care Agreement with Australia are eligible for medically essential treatment by health professionals and/or treatment as a public patient in a public hospital.

You may already be enrolled in Medicare and listed on your parents' card. Young people over the age of 15 may enrol on their own Medicare Card.

To enrol on your own Medicare Card, you can download a Medicare enrolment or transfer application form (if you are on your parents' card) from the DHS website or visit a DHS Service Centre. You will need to provide some form of identification (like a passport or student ID.)

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

For more information contact DHS on 13 20 11 or visit www.humanservices.gov.au

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.

Enrolling for federal, state and local government elections 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

Tax File Number

Your Tax File Number (TFN) is used to identify your tax records. Everyone has a different TFN. Your TFN is yours for life, even if you change jobs, move interstate or change your name. If you leave the country and later come back to Australia, you still use the same TFN.

You need a TFN to access Centrelink benefits like Youth Allowance and to defer higher education fees. If you do not have a TFN you could have more tax withheld from your pay or be unable to receive the government benefits you are eligible for. To get a TFN, you need to get an application form from the Australian Taxation Office (ATO).

For more information contact the ATO on 13 28 61 or visit www.ato.gov.au



Useful Websites

www.australianapprenticeships.gov.au

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

www.aec.gov.au

Everything you need to know about Australia's electoral system and voting.

www.enya.org.au

Promotes the active participation of young people in business.

www.hobsonscoursefinder.com.au

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

www.graduatecareers.com.au

Employment and Centrelink support services and programmes.

www.humanservices.gov.au

For Medicare and Centrelink support services and programmes.

www.jobsearch.gov.au

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

www.open.edu.au

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

www.training.gov.au

Links to vocational and technical education opportunities.

www.volunteeringaustralia.org

Provides information on a range of opportunities for volunteers.

www.defencejobs.gov.au

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

www.myskills.gov.au

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

www.universitiesaustralia.edu.au

Provides profiles of Australia's universities, information on university admission centres across the country, and links to further information.

www.myuniversity.gov.au

Provides students with information about Australian universities and other higher education providers including courses offered throughout the country.

www.studyassist.gov.au

Provides information to students about assistance with higher education.

www.my.gov.au

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

<http://www.qtac.edu.au/>

The Queensland Tertiary Admissions Centre (QTAC) is the central application point for admission in to universities in Queensland.

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 get in touch with you.

Title	Name		
Address			
Home ph		Mobile ph	
Email			

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