



School Leavers' Guide 2016



With compliments from

ANGUS TAYLOR MP

Federal Member for **Hume**

Contents

Education and Training Options	04
Vocational Education and Training (VET)	
Universities	
Private Higher Education Providers	
Open Universities Australia (OUA)	
Apprenticeships and Traineeships	
The Green Army	
Australian Defence Force (ADF) Gap Year Program	
Literacy and Numeracy Support	
Financial and Other Support	06
Commonwealth Supported Places	
Higher Education Loan Programme (HELP)	
Repaying your HELP Debts	
Trade Support Loans	
General Benefits	
Finding Employment	08
Employment	
Youth Jobs PaTH (Prepare-Trial-Hire)	
Empowering YOUth Initiatives	
Transition to Work	
Engaging Early School Leavers	
Work for the Dole	
The National Work Experience Programme	
jobactive	
Community and Volunteer Work	
Starting a Business	
New Enterprise Incentive Scheme (NEIS)	
Additional Information	10
Medicare	
Enrolling to Vote	
Tax File Number	
Useful Websites	11
Have Your Say	15

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ANGUS TAYLOR MP

Federal Member for **Hume**

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 **1300 301 826** 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,

Angus Taylor MP
Federal Member for **Hume**

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The Australian Government is consulting on changes to the higher education system. Visit www.studyassist.gov.au for up-to-date information on any changes.

Vocational Education and Training (VET)

Vocational education and training is competency-based and directly job-related. The VET system provides training for around 4.5 million students annually in a wide range of workplace skills and knowledge-based competencies for a wide range of occupations. VET provides employment opportunities for learners and a skilled workforce for employers. Courses are offered through a variety of training institutions and enterprises, including:

- TAFE institutes;
- Private Registered Training Organisations (RTOs);
- Secondary school;
- Employers and large enterprises;
- Industry organisations;
- Community training providers; and
- Universities.

For more information on VET courses and training providers visit www.myskills.gov.au

Universities

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

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, many of them allow eligible students to defer payment of your fees through HELP.

Further information on higher education can be found at www.studyassist.gov.au

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 trainees and more than 80% of successfully completed non-trade apprentices or trainees are employed after training.

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

The Green Army

The Green Army is a paid, six month program for 17-24 year olds to train and work on local environmental projects.

Local projects include restoring native vegetation, heritage restoration, protecting animal habitats and regenerating wetlands in urban, rural and remote areas.

If you want to be part of the Green Army, register your interest online at www.australia.gov.au/greenarmy.

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 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.

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; or
- 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.

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



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 access to a Commonwealth supported place, a student loan through HELP, 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 2016–17 income year is \$54,869). 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, 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).

Higher Education Loan Programme (HELP)

At the undergraduate level, higher education providers HELP assists eligible students with their student contribution amounts or tuition fees at:

- University and other higher education providers; or
- Approved vocational education and training (VET) 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;
- OS-HELP is to assist eligible undergraduate students who undertake part of their study overseas with a range of associated expenses, such as airfares and accommodation;

- VET FEE-HELP is for eligible students enrolled in higher level (diploma and above) vocational education and training courses at approved VET providers to pay their tuition fees.

In 2016 the Australian Government introduced stronger protections for students accessing VET FEE-HELP ahead of the redesign of the program in 2017. It is important that students understand how these changes affect them.

Further information about the HELP loan schemes, including information on the changes to VET FEE-HELP, can be found at www.studyassist.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. Details will become available from universities and other higher education providers during 2017.

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 \$54,869 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

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, is looking for work, or is 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.

For more information about Youth Allowance, visit www.humanservices.gov.au/youthallowance or call 132 490.

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, looking for work, an Australian 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 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 primary school 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 call 1800 132 317 or visit www.humanservices.gov.au/abstudy



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; 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.employment.gov.au

Youth Jobs PaTH (Prepare-Trial-Hire)

The Youth Jobs PaTH will help equip 120,000 young Australians by getting them ready, giving them a go and getting them a job.

PaTH will maximise the chances of young Australians under 25 getting a job through;

Employability Skills Training

Beginning on 1 April 2017, Employability Skills Training will be delivered to all young Australians in jobactive (aged 15- 24 years) within five months of a job seeker being in employment services.

Internship Placements

From 1 April 2017 up to 30,000 young Australians per year will be able to volunteer to undertake a 4 -12 week internship paying job seekers \$200 a fortnight on top of their income support payment.

Empowering YOUth Initiatives

The Empowering YOUth Initiatives will give young Australians the extra help they need to move into work and will focus on young people who are living in regional areas with high levels of social disadvantage, early school leavers, Indigenous, or those young Australians from a culturally and linguistically diverse background.

For more information visit employment.gov.au/empowering-youth-initiatives

Transition to Work

Transition to Work will ensure young people aged 15-21 receive intensive support from community-based organisations with expertise in helping them to develop their work-like skills.

For more information visit employment.gov.au/transition-work

Engaging Early School Leavers

The Engaging Early School Leavers initiative strengthens requirements for young people aged 15-21 years who haven't completed Year 12 to continue their education or look for work to receive the Youth Allowance.

For more information visit employment.gov.au/engaging-early-school-leavers

Work for the Dole

Work for the Dole, part of jobactive, helps people aged 18 and over gain the skills they need to become work-ready and make a contribution to their local community.

For more information visit employment.gov.au/work-dole



The National Work Experience Programme

National Work Experience Programme which aims to build confidence and real life work experience for people and prepare them to meet expectations of employers by undertaking unpaid work experience with businesses, not-for-profit and Government organisations for up to 25 hours per week for a maximum of four weeks per placement.

jobactive

jobactive is a national network of private and community organisations dedicated to finding jobs for unemployed people. If you are a registered job seeker 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 (jobsearch.gov.au), which will automatically match your experience against available jobs.

For more information about jobactive visit 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 employment.gov.au/self-employment-new-enterprise-incentive-scheme-neis



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

You need to enrol in Medicare to get a Medicare card, which can be used to claim Medicare benefits and get subsidised medicines under the Pharmaceutical Benefits Scheme.

You must be one of the following in order to be eligible for Medicare:

- An Australian citizen who resides in Australia;
- A New Zealand citizen who resides in Australia;
- An Australian permanent resident (including returned resident) who resides in Australia;
- An applicant for a permanent resident status who resides in Australia (exclusions apply);
- A resident of a Reciprocal Health Care Agreement (RHCA) country who is visiting Australia; or
- Covered by a Ministerial Order.

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

To get 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.) 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 visit www.humanservices.gov.au or call 13 20 11.

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 your personal reference number in the tax and super 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 Australian business number (ABN).

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

For information on how to apply for a TFN visit ato.gov.au/TFN

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



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.gooduniversitiesguide.com.au

Find courses and places to study using various search criteria and 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.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

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

www.training.gov.au

Links to vocational and technical education (VET) opportunities. Find information on apprenticeships and traineeships, courses and training providers, and the National Register of VET.

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.qilt.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.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.

www.uac.edu.au

The Universities Admissions Centre (UAC) is the central application point for admission in to universities in New South Wales and the Australian Capital Territory.

 Notes

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ANGUS TAYLOR 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	

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