

2019 SCHOOL LEAVERS' GUIDE



With compliments

Ted O'BRIEN MP

Federal Member for **Fairfax**

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The information contained in this booklet is current as at 1 August 2019.



Ted
O'BRIEN MP
Federal Member for **Fairfax**



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 5479 2800** 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,

TED O'BRIEN MP
Federal Member for Fairfax



EDUCATION AND TRAINING OPTIONS

Vocational Education and Training (VET)

Vocational education and training is competency-based and directly job-related. The VET system provides training for around 4 million students annually in a wide range of workplace skills and knowledge-based competencies for many different occupations. VET provides employment opportunities for learners and a skilled workforce for employers.

Courses are offered through a variety of registered training organisations (RTOs) including:

- TAFE institutes
- Secondary schools
- Commercial and enterprise training providers
- Industry organisations
- Professional associations
- Community organisations
- Agricultural colleges
- Adult and community training providers; and
- Universities

For more information on VET, including courses and training providers, visit 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.qilt.edu.au and www.courseseeker.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.

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.qilt.edu.au and www.courseseeker.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

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 offers students access to higher education study regardless of their ATAR, previous education, age or location.

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 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 contact your local Australian Apprenticeship Support Network Provider on 13 38 73 or visit 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 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 wish 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 program provides language, literacy and numeracy training to eligible job seekers, to help you to participate more effectively in training or in the labour force

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 to get a referral, talk to the Department of Human Services (Centrelink) or your local Employment Service Provider including:

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

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



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 2019-20 financial year is \$45,881). 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 however, 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
- 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, including information on VET Student Loans, can be found at www.studyassist.gov.au and www.education.gov.au/vet-student-loans

VET Student Loans

VET Student Loans helps students to cover fees for 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.myskills.gov.au

Repaying your HELP Debt

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

In 2019-20, students will start repaying their HELP debts when their income reaches the minimum repayment threshold of \$45,881.

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

Financial hardship

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

For up-to-date information visit www.studyassist.gov.au

For more information on HELP repayments, call the Australian Taxation Office on 13 28 61 or visit www.ato.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 2019.

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 \$21,078 to help cover the costs of living and learning.

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

You choose what to spend the money on. You can buy work gear such as tools or boots or use it to cover living expenses such as rent, phone bills and bus tickets.

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

Only once you earn \$45,881 will you start repaying the money through the tax system.

For more information contact an Australian Apprenticeship Support Network in your region on 13 38 73 or visit www.australianapprenticeships.gov.au

General Benefits

Department of Human Services (DHS)

DHS provides people with relevant services and payment options, including referrals to employment service providers, DHS specialists and other departments and agencies. A number of options and payments are available for 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
- Looking for work or
- 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
- 18–24 years old and studying full time
- 16 or 17 years old and independent or needing to live away from home to study

- 16–24 years old and doing a full-time Australian Apprenticeship

For more information about Youth Allowance, visit www.humanservices.gov.au/youthallowance.

You can ask DHS general questions and keep up to date with their latest news on social media.

Like them on Facebook at Student Update or follow us on Twitter @StudentUpdateAU

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

For more information visit www.humanservices.gov.au/rentassistance

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 13 24 90 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



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.employment.gov.au

Youth Jobs PaTH

Youth Jobs PaTH is an Australian Government employment service that helps young people gain skills and work experience they need to get and keep a job.

PaTH will maximise the chances of young Australians under 25 and on Newstart or Youth Allowance to get a job through the following initiatives:

Employability Skills Training

Employability Skills Training courses help you get job ready by building your skills and improving your chances of getting a job or a PaTH Internship. In course one, you'll learn workplace skills including managing your work life, communication skills and problem solving. In course two, you'll learn job search skills and get help to write your resume and job applications and improve your interview skills.

Internship Placements

A PaTH Internship is a workplace trial so you can get work experience that could lead to a job. It is a chance for you to show an employer what you can do and how you fit into their business.

You can select an internship at a business that interests you, working on activities that match your skills and qualifications. You'll also receive an extra \$200 a fortnight on top of your Youth Allowance or Newstart Allowance payment.

For more information visit www.employment.gov.au/youth-jobs-path

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. This program is focused on developing your skills, confidence and readiness to enter employment. Providers help you:

- Develop practical skills to get a job
- Connect with education or training
- Find a complete work experience placements
- Find job opportunities in your local area
- Connect with relevant local community services

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

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 www.jobactive.gov.au/

The National Work Experience Programme

The National Work Experience Programme is a work experience programme, part of jobactive, which places you in real life work experience placements, helping you gain experience and confidence, while demonstrating skills to potential employers. The Programme will offer you work experience and employment opportunities by providing unpaid placements with employers for up to four weeks, to a maximum of 25 hours per week.

For more information visit www.jobsearch.gov.au/jobseekerinfo/nationalworkexperienceprogramme.aspx

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.



ADDITIONAL INFORMATION

Medicare

Medicare ensures all Australians have access to free or low-cost medical, optical 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, and,
- 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/individuals/services/medicare/medicare-card 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/enrol/

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 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 www.ato.gov.au/individuals/tax-file-number

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

Unique Student Identifier

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

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

All students undertaking nationally recognized training must provide a USI to their training 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



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.education.gov.au/vet-student-loans

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

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 support services and programs.

www.humanservices.gov.au

For Medicare and Centrelink support services and programs.

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.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.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.coursesseeker.edu.au

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

www.studyassist.gov.au

Provides information to students about Government assistance with higher education.

www.my.gov.au

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

www.qtac.edu.au

The Queensland Tertiary Admissions Centre (QTAC) is the central application point for admission into universities and tertiary education in Queensland.

Handwriting practice lines consisting of 20 horizontal dotted lines.



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			



Thank you for completing this survey

Simply take a photo and email your completed survey to: ted.obrien.mp@aph.gov.au
Alternatively, you can post a hard copy to: PO Box 1978, Sunshine Plaza QLD 4558



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