

Life Skills



Vital
Life Skills
for
young people



What to
know



What to
find



What to
ask



Types of Work



Refer to the glossary at the back of this booklet



Searching for your first job or a new job? This can be an exciting time. To help you secure the right job for you, it is important to find out about your rights and entitlements and what responsibilities you may have in the workplace.



What are my employment conditions?

Generally you will be employed either on a casual, permanent part-time or full-time basis.

If you are a new employee you must be provided with an information statement concerning the terms and conditions of your employment called The Fair Work Information Statement

What is my employment status?

Full time permanent employees



Full-time permanent employees:

- Normally work 38 hours per week (plus reasonable additional hours)
- Have an ongoing contract of employment.
- Entitled to benefits such as sick leave, holiday pay, long service leave and carer's or other types of leave.

Part time permanent employees



Part-time permanent employees:

- Work for less than full-time hours but with similar entitlements to full-time employees.
- Entitled to annual leave and paid personal/carer's leave.

Casual employees



Casual employees:

- Do not normally have guaranteed hours of work each week.
- May be called to work at short notice.
- Not entitled to permanent employment entitlements
- However, as a casual employee, you will normally be paid a higher hourly rate than full time / part time employees.

Work Conditions

What are my employment conditions?



Generally you will be employed either on a casual, permanent part-time or full-time basis.

If you are a new employee, you must be provided with an information statement concerning the terms and conditions of your employment (the Fair Work Information Statement).

Minimum conditions?



Under the Fair Work Act 2009 (FW Act) you are entitled to the minimum entitlements, wherever you work.

Some of these minimum entitlements do not apply to casual employees. These minimum entitlements are called the National Employment Standards (NES) and they include:

A maximum standard working week of 38 hours (plus reasonable additional hours from time to time)

Four weeks paid annual leave each year. Part time employees get some of this leave depending on how much they work

A total of 10 days paid sick and carer's leave each year, two days paid compassionate leave for each occasion, 2 days unpaid carer's leave and five days unpaid family and domestic violence leave

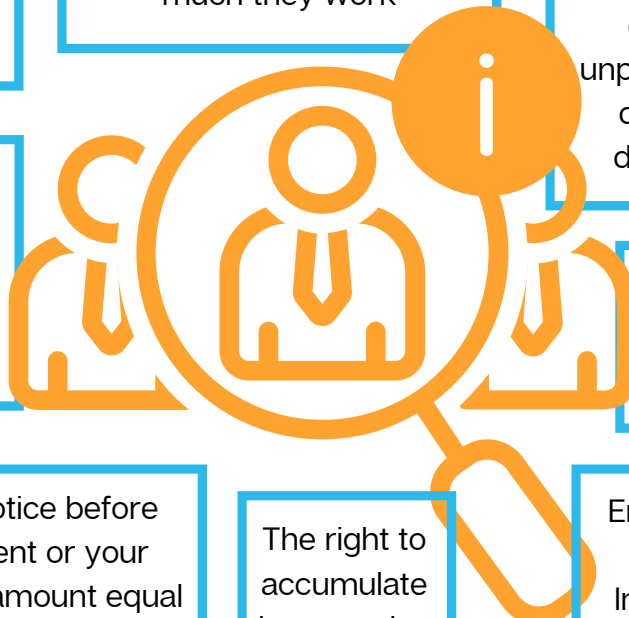
Eight public holidays each year, as well as any additional public holidays recognised by state or territory law

Community service leave for certain community service activities

A minimum amount of notice before termination of employment or your employer can pay you an amount equal to your wages for the period of notice you are entitled to, and ask you to leave straight away

The right to accumulate long service leave

Employer must provide you with Fair Work Information Statement when you begin any work





Work Support

Fair Work Ombudsman



Information and advice about pay and entitlements
Free calculators, templates and online courses
Help resolving workplace issues
Investigates and enforces breaches of workplace laws
www.fairwork.gov.au

13 13 94

Fair Work Commission



Termination of employment and bullying
www.fwc.gov.au

WorkSafe Victoria



Workplace health and safety and bullying
1800 136 089
www.workcover.vic.gov.au



Tax File Number



What is a Tax File Number?

When you start employment or apply for Centrelink benefits you will need to apply for a Tax File Number (TFN).

Your TFN is your personal reference number in the tax and superannuation systems.

Your TFN is yours for life and will remain the same even if you change your name, jobs, move interstate or go overseas.



You don't have to have a TFN, but without one you pay more tax, won't be able to apply for government benefits, lodge your tax return electronically or obtain an Australian business number (ABN)



How do I get a Tax File Number?

<https://www.ato.gov.au/individuals/tax-file-number/>

Call: 13 28 61

Medicare



What is Medicare?

Medicare is Australia's universal health insurance scheme. It guarantees all Australians access to a range of health and hospital services at low or no cost.

Some health services will enable you to 'bulk bill', that is have the fee for treatment automatically paid by Medicare. Whereas other services will require you to pay for treatment and then claim back some of the cost from Medicare.



To access the Medicare system you need a Medicare Card. You may already be registered on a shared card with your parents / guardian, however you can apply for your own card from the age of 15 years.



How do I get a Medicare Card?

<https://www.servicesaustralia.gov.au/individuals/medicare>

Call: 13 20 11

Banking



There are many different banks and each have a wide variety of accounts, services and fees. When choosing between these banks it is important to consider:



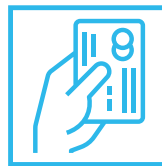
Interest - A payment you receive for having money in your bank account



Fees- Costs the bank charges you for managing your accounts and services



Debit or ATM Card - Enables you to use ATMs and Eftpos to access your money.



Credit Cards - Enable you to spend money in advance.



Banks Australia: www.banks.com.au

Banks Australia is an independent reviewer of the Australian Banking Industry providing information about what Banks offer



How do I set up my own bank account?

Follow these steps to open your own bank account:

1

Compare bank accounts to find the right one for your needs. Once you settle on the bank where you want to open an account, you'll generally have a variety of account types and services to choose from.

2

Pick the option that has a mix of features and fees that meet your needs and budget. For example, if you'll keep a low balance in the account, you may want to open a bank account with no or low fees.

3

Visit your bank branch or website.

4

Provide your information to the bank. You'll need to provide simple details like your name, birthday, and mailing address, as well as a form of identification, most likely birth certificate if you don't have a drivers licence. If you are under 18, an adult needs to give consent on your behalf to enable a bank to open an account for you.

5

Your debit card should arrive in the mail soon. Now you can start using your account

Budgeting



Having a budget helps you to feel in control of your money. You can put aside money for big bills when they arrive, and plan savings to achieve your money goals

Follow these steps to develop your own budget

1

Set your budget goals

First, work out why you want to do a budget. This can help you to decide where you want your money to go. Ask yourself: what is my goal?

2

See where your money goes

Having a clear picture of your regular expenses and spending habits will help you set up your budget.

To do this, track your spending over a week, a fortnight or a month

3

Set up your budget

Use how often you get paid as the timeframe for your budget. For example, if you get paid weekly, set up a weekly budget.



Setting up your budget



Follow these steps to develop your own budget

1



Record your income

Record how much money is coming in and when. If you don't have a regular amount of income, work out an average amount.

Make a list of all money coming in, including:

- how much
- where from
- how often (weekly, fortnightly, monthly or yearly)

2



Add up your expenses

Record your regular expenses, including:

- What for
- How much
- When

Regular expenses are your 'needs' – the essential items you need to pay for to live.

For example: Food, transport and phone.

3



See if you can save

Having some savings can help create a safety net for unexpected expenses.

Set a savings goal and work out how much you can save each payday.

4



Set up your spending limit

The money you have left after expenses and savings is your spending money. This money is for 'wants', such as entertainment, eating out and hobbies.

Make a plan for what you want to do with your spending money. This will help you to keep within your limit. Keep track of your spending so you always know how much you've got left.



It's important to adjust your budget as things change. For example, if you find you can't cover all your expenses, savings and spending, you may have to reduce your spending limit, or change your savings goal.



Credit and Debt



What is credit?

Credit is money you borrow from a bank or financial institution.



What is debt?

The amount you borrow is debt. You will need to pay back your debt, usually with interest and fees on top.



Be wary and cautious when you are deciding if you need to borrow as this can easily lead you into debt. Before you sign up for a credit product, like a credit card or loan, follow these steps.

1

Work out what you can afford to repay

Before you get a credit card or take out a loan, do a budget. This lets you compare your income (money coming in) with your expenses (money going out).

Then work out how much you can afford in repayments.

Keep in mind that your situation may change. For example, your rent might go up or you could have to pay to get your car fixed. So give yourself some breathing room.

2

Make sure you're getting the best deal

When looking to borrow money you could save money by looking around for the best deal.

Compare products from different banks or credit providers and check what fees they charge. Some options could cost you more, so make sure they're worth it.

3

Know your responsibilities

Before you sign up for a credit product, make sure you understand the contract. You need to know what you are agreeing to, and how much you'll have to pay back.

If there's something you're not sure about, ask questions.

Or get help from family or friends.

What you need to know about Finance options



Personal Loans

A personal loan lets you borrow money to pay for something special, like a holiday, car or home renovations.



A credit history or 'credit score' is a numerical score that represents how trustworthy your reputation is as a borrower and impacts your chances to borrow money in the future.

Young people often have little or no credit history. This makes it hard for lenders to access their risk of lending them money. Due to this young people may:



- only be able to borrow up to a certain amount.
- be subject to a higher rate of interest to balance off the risk to the lender.

It is important to:

- Make sure you have enough in your bank account to make repayments when they're due. If you don't, you'll be charged a missed payment fee.
- Be aware of all associated fees and charges.
- You will always have to pay back more than you originally borrowed and often a lot more



Credit Cards

A credit card provides access to money up to a certain limit, so long as you make the minimum payment by the due date each month.

- Credit cards tend to charge high interest rates which can drag you deeper and deeper in debt if you're not careful.
- Credit cards make it easy to spend money; maybe too easy for some people causing them to get into a lot of debt.
- Fail to pay your bill by the due date, and you'll probably get hit with a late fee, which can approach \$40. This adds up quick if this regularly occurs.
- Credit cards can potentially damage your credit score.



Buy now Pay later

Buy now, pay later payment services such as Afterpay and zipPay allow you to do just that: buy something now and pay for it later

- You usually need to make a minimum payment for the item you buy when you shop online or at a store, then pay the rest of the purchase off over instalments.
- The biggest red cross against Afterpay is that it can encourage bad spending habits. You are spending money you do not have!
- Late fees are one of Afterpay's biggest sources of revenue and can result in you having to pay a lot more on top of your purchase price.
- Afterpay doesn't allow you to pick the day your payments come out.
- Can affect your chance of borrowing money in the future, damaging your credit score.



Getting help with debt



Owing money or falling behind on repayments can be stressful. If you're feeling overwhelmed by money and debt there is help available.

Ways to get out of debt

If you find yourself in debt you should consider:



- Getting help from a financial counsellor
- Finding ways to increase your income through another job
- Speak to the lender about your repayments
- Rolling multiple debts into one, with one interest repayment

National Debt Helpline



If you don't know where to start, call the free National Debt Helpline on 1800 007 007 or visit their website <https://ndh.org.au/>
The helpline is open Monday to Friday, 9:30am to 4:30pm

Financial Counselling



Financial counselling is a free and confidential service. Financial counsellors are skilled professionals. They will listen to your problems and help you with things like:

- bills or fines you're struggling to pay
- gas, electricity or phone disconnection
- being evicted from your house
- car accidents with no insurance

Choosing a Mobile Phone Plan



Which mobile phone plan should I choose?

Consider how you will use your phone

Do you need a lot of data to stream music or sport, or for social media?



Do you talk regularly to family or friends living overseas?

Most plans include unlimited calls and texts to Australian numbers.

So check what a plan charges for:

- Data
- International calls and texts
- Entertainment packs for music, movies and videos

Research you network coverage

Make sure that any mobile service provider you consider has a strong phone signal in the places you spend the most time. This includes where you live, work and visit frequently.



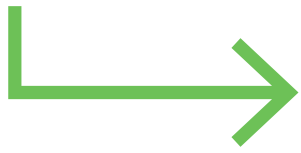
Geographic black spots will cause your phone to drop out or make it difficult to hear, so it's important to make sure you have coverage.

Work out how much you can afford each month

Work out how much you can afford to spend on a phone plan each month.



Doing a budget helps you sort out your money. Look at your income, expenses and how much you want to save. From there you will see how much you have left for a mobile plan.



Choosing a Mobile Phone Plan



Consider if you need a new phone or can use a current phone that you own

You can choose to keep your current phone / use a phone handed down to you and only pay for your usage or buy a new phone.

If you use your current phone consider these plans:

Pre Paid Plans: You pay for your usage in advance, buying a certain amount of credit for calls, texts and data. When your credit is used, you can receive calls but cannot make them. You have a certain amount of time to use your credit, for example, 30 days, before that credit expires.



Sim Only Plans: You get a certain amount of credit, and usually need to sign up for a minimum 12-month contract. You are billed at the end of each month, and if you go over your monthly limit you will be billed for extra usage. Going over your credit usage limit may mean you have to pay a lot more.

If you need a new phone consider these plans:

Buy Outright: You pay the full cost of the phone upfront, then choose a prepaid or SIM only plan for calls, text and data. This option costs more at the outset but makes it easier to switch plans or providers when you want.



Sim Only Plans: You sign a contract and are billed monthly, spreading out the cost of the phone. On a plan you pay for your phone, monthly usage (including data), and any excess usage. You pay nothing upfront, but don't own the phone until you've paid it off. If you want to end the contract early, it's likely you'll be charged extra fees.



Compare Mobile Phone Plan



Compare phone plans with different providers to get the one that's best for you.

Here are the features to compare when searching for a phone plan:



Contract length

Look at how long you'll have to stay on that plan (usually 12, 24 or 36 months).



Network Coverage

Check the provider's network coverage and speeds. Don't sign up to a plan if you can't get service where you live and work



Cost for the phone

If you get a new phone on a plan, make sure the advertised cost includes the phone itself.



Minimum total cost

This is the minimum amount you'll have to pay over the length of the contract.

Make sure this includes the cost of the phone itself.



Data

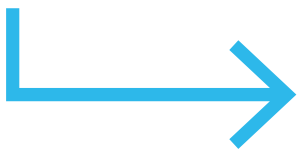
Check there's enough data included for what you want.

Find out how much extra data will cost if you go over your monthly limit.



International calls, text and roaming

If you make calls overseas, find out how much they will cost (prices can depend on the country).



Moving out of home



Moving out of home for the first time is exciting but it is important to be aware of all the costs involved.

Clearly plan and list all you will need so you don't get stuck with unexpected bills.

Work out what you can afford so you can cover all your expenses.

Costs of moving out



Moving out involves a range of costs not just paying bills and rent.

Planning for one-off moving and connection costs is essential.

If you have a credit card or a loan, you'll have to keep up with those repayments, as well as, everyday living expenses.

Here are some costs to consider:



Ongoing Costs

Rent

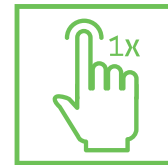
Utility bills including gas, water and electricity

Internet and phone bills

Groceries

Transport

Contents insurance



One off Costs

Rental bond

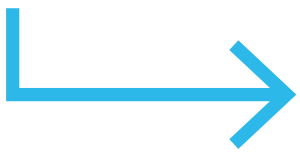
Up to four weeks rent in advance

Connection fees for utilities and internet

Removalist fees or van hire

Furniture and homewares

Parking permits



Share house tips



Sharing a place with others can be cheaper than renting on your own. However make sure you and those you will be living with agree on responsibilities from the beginning.

Agreeing on ground rules before moving in together is a smart move.

Setting the Ground Rules



Agree on how each of you will:

- Pay for bills, including rent and utilities
- Pay for groceries
- Withdraw from the rental lease (if one of you moves out)

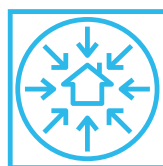
To sign or not to sign?!



If you sign a lease contract, you're in a formal living arrangement. You need to add your name to utility services connected to the property like electricity, gas, water and the internet.



You may rent part of a house from another tenant. If you haven't signed the lease, that means you're in an informal living arrangement. Get written agreement from the other tenants about how much rent you'll pay and how household costs will be divided.



It is vital to have a written agreement that outlines your responsibilities as a tenant. This agreement should be signed by all those living together, if you don't and something goes wrong, you may not be able to get your money back

Share house tips

Here are some tips on living harmoniously with others:

1 Equal Rights

Everyone signs the lease. This will mean everyone has equal rights in the household and equally responsible for paying their share of the rent and looking after the bond.



A rental bond is the security deposit you pay to your new landlord before you move in. The bond amount is usually equal to four weeks of rent. The landlord has the right to deduct money from the bond if the property is damaged and not repaired by the tenant or not cleaned..

2 Utilities

Electricity, water and gas bills should ideally be split equally between all housemates.



4 Cleaning

Always clean up after yourself in communal areas. Create a roster for spaces that need frequent cleaning (e.g. bathroom, toilet)

3 Internet or Cable

These should also be shared equally – unless, of course, you've got one housemate that works from home, or another who downloads lots of films or plays online.



6 Respect and Communication

Living in a share house means respecting not just other people, but also their belongings. Try to treat everything in your house as if it were your own and be as considerate as possible. Ask permission to use another's belongings. Be mindful of making noise and discuss when and how often people can stay over.

5 Food and Cooking Arrangements

Deciding whether you're going to share food is something you should discuss from the start. Divide each housemate their own specific space to keep their food. Making meals for the whole household can bring great joy and friendship. To do this arrange a cooking and shopping roster.



Make sure everyone's name is on all the bills. If a bill is addressed only to you, you're the one legally responsible for paying it.



Pets and Renting

Although we love our pets and they are so therapeutic, finding a rental that allows pets can be hard. It is also important to remember that owning a pet is a big responsibility.

Pros of owning a pet



Cons of owning a pet

- They can keep you fit.
- They make sure you're never lonely.
- They lower your stress levels
- They can help you make friends / socialise.
- They can improve your immune system.
- They make you feel safe.
- They provide companionship.

- Pet ownership comes with a cost.
- Pets take time and dedication.
- Having a pet requires you to think ahead. If you are wanting to go away, you need to organise who is going to care for your pet.
- Pets can make noise so considering whether a new pet will impact your neighbors' or room mates quality of life is important.
- Some landlord do no allow pets



If you want to rent with your pet ask the real estate agent if that is a possibility, even if there are no pet-friendly signs.



Renting can come with its ups and downs. If you have a problem with your landlord or another tenant, contact your local tenants' union for advice. Government agencies may also be able to help

Where do I go for help?

Tenants Victoria 03 9411 1444

Consumer Affairs Victoria:

Renting

→ Dealing with fines

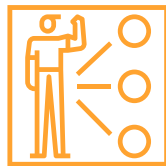
What is a fine?



A fine is an amount of money that you may have to pay if you are believed to have broken certain laws.

The first you will know about a fine will probably be when you receive an infringement notice telling you what your offence was and the date you have to pay by.

Your options for dealing with fines are to:



- Pay the fine in full by following the instructions on the infringement notice
- Ask the agency for a payment plan if you need more time to pay
- Ask the agency to review the fine if you do not agree with their decision
- Apply for a work development permit
- Choose to go to the Magistrates' Court to challenge the fine

What if I ignore a fine?



Do not ignore fines. If you do not pay by the due date, you may have to pay more or go to court.

→ Dealing with fines



The Work and Development Permit (WDP) Scheme

What is the WDP Scheme?

The Work and Development Permit (WDP) Scheme is a social justice initiative by Fines Victoria.

This scheme allows eligible people to 'work off' their unpaid fines.

To work off a fine you need to engage with health practitioners and organisations known as sponsors.

Sponsors provide treatment, courses and other activities and report participation to help reduce this debt.

Who is eligible?

To be eligible for this permit you need to already be getting treatment from an approved community agency, doctor or counsellor. The agency has to apply on your behalf and supervise you while you take part in the program.

You may be eligible:

- if you cannot afford to pay your fine and you
- have a mental illness
- have an intellectual disability
- are addicted to drugs, alcohol or inhaling volatile substances ('chroming')
- are a victim of family violence
- are homeless
- are having serious financial problems.

How to apply

If you would like to apply for a work and development permit, you should speak to the community agency you are getting treatment from. An agency can only help you if they have been approved by Fines Victoria to offer work and development permits.



w: <https://www.justice.vic.gov.au/wdp>
e: WDP@justice.vic.gov.au
p: 1300 323 483

Urgent help with money



Owing money or falling behind on repayments can be stressful. If you're feeling overwhelmed by money and debt there is help available.



Food and Bills

Charities and community organisations have emergency relief services to help you with things like:

- food vouchers or food parcels
- transport vouchers
- chemist vouchers
- clothing or furniture
- part-payment of utility bills
- help with back-to-school costs



Contact your nearest:
Salvation Army 13 72 58
St Vincent De Paul 13 18 12
Local Community Centre, Church
or community organisation



Centrelink

Centrelink provides two kinds of emergency payments to people eligible for income support.

Crisis payment: You may be able to get a special payment if you are in a crisis situation.

Advance payment: If you already get a Centrelink payment, you may be able to receive the money from your existing payment early.



Contact your nearest Centrelink.
Call 132 850, 8am to 5pm,
Monday to Friday.



Housing

If you're homeless or in a housing crisis, your government can help.

They provide emergency temporary accommodation. They

may also be able to help with a rental bond ..



Launch Housing
1800 825 955
<https://www.launchhousing.org.au/>

Need support?

Crisis Support

Lifeline

13 11 14

24 hours

Lifeline's crisis support
online chat



Depression or Anxiety

Beyond Blue

1300 22 46 36

24 hours

Web chat
(3pm to 12am)



Emotional Support



Gambling

Gambling Help Online

National Gambling
Helpline

1800 858 858

24 hours



Alcohol and other drug use

Family Drug Support Australia

1300 368 186

24 hours

Sexual assault, domestic or family violence counselling

1800RESPECT

1800 737 732

24 hours

Glossary



Annual Leave

Also known as holiday pay. allows an employee to be paid while having time off from work.



Compassionate Leave

Time off work when a member of an employee's immediate family or household passes away or develops a life threatening illness or injury. Full time and part time employees receive this leave with pay, however casual employees do not receive pay while on this leave



Credit

Credit is money you borrow from a bank or financial institution.



Credit History

A credit history or 'credit score' is a numerical score that represents how trustworthy your reputation is as a borrower and impacts your chances to borrow money in the future.



Debt

The amount you borrow is debt. You will need to pay back your debt, usually with interest and fees on top.



Employment Status

Defines the contract of work or duration of work done by an employee and referred to as full time, part time or casual



Long Service Leave

An employee's right to an additional vacation on full pay. This leave is earned when an employee works for the same employer over a period of time.



Medicare

Medicare is Australia's universal health insurance scheme. It guarantees all Australians access to a range of health and hospital services at low or no cost.



Sick & Carer's Leave

Also known as personal leave or personal / carer's leave, lets an employee take time off to help them deal with personal illness, caring responsibilities and family emergencies.



Superannuation

Personal superannuation (often simply known as super) is money that's put aside and saved while you're working, so you can enjoy a regular income later in life when you retire.



TFN

Your TFN stands for Tax File Number which is your personal reference number in the tax and superannuation systems.



Work Entitlements

By law every employee has the right to certain amount of a range of leave