



2006 School Leavers' Information Kit



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USEFUL INTERNET SITES

The Source – Youth Information Service

www.thesource.gov.au

An interactive site including information on government programmes, jobs and careers, further education, financial assistance, youth networks, community organisations, legal issues, health issues and the latest on news, sport, music, movies, magazines and entertainment.

NSW Government Youth Website

www.youth.nsw.gov.au

This site provides information on youth issues including the environment, law, financial services, education, work, housing and health. It also hosts regular discussion forums on current issues.

The Job Network

www.workplace.gov.au/workplace/individual/jobseeker

The Centrelink Job Network site features information for all job seekers, latest information on employment and government services.

Centrelink

www.centrelink.gov.au

For information about Youth Allowance and other income support related inquiries.

TAFE NSW

www.tafensw.edu.au or **TAFE Learning Gateway www.lg.tafensw.edu.au**

Both sites have up to date information for all NSW TAFE courses and services, and a useful Careers Index.

UAC

www.uac.edu.au

Information on all university courses and entry/admission criteria.

Department of Education Science and Training site:

www.jobguide.dest.gov.au

Incorporates a copy of the Job Guide for NSW and ACT.

NSW Department of Education and Training:

www.det.nsw.edu.au

Information about apprenticeships and traineeships in NSW.

Department of Education Science and Training

www.year12whatnext.gov.au/

A guide to help year 12 students plan their post-school education and training.

Australian National Training Authority (ANTA):

www.anta.gov.au

Advice about training packages and the Australian Qualifications Framework (AQF).

Sydney Morning Herald Career Information:

www.mycareer.com.au

Information about career options and a newspaper job search facility.

OZJAC: The Australian Courses and Careers Database: National editions

www.curriculum.edu.au/ozjac

Information on over 2000 courses in NSW and 12,000 nationally as well as occupations and job provider sites.

Australian Apprenticeships

www.newapprenticeships.gov.au

Information on New Apprenticeships and accredited training.

Web Sites for Resumes

www.seek.com.au

Both of these sites have regular up to date information on careers, job seeking, resume writing and interview tips.

The Department of Employment, Workplace Relations

www.jobsearch.gov.au

Connects to job vacancies via Australia Job Search.

NSW Labor Council

www.labor.net.au

Both these sites have information on workers' entitlements and wage rates and give further information and contacts for trade unions.

NSW Department of Industrial Relations

www.industrialrelations.nsw.gov.au

Superannuation

www.firststatesuper.nsw.gov.au Features the latest information on superannuation for NSW Public Sector employees.

Jobs Pathway Programme

www.youthpathways.dest.gov.au

Provides information on finding work, further education or training.

Armed Forces

www.defence.gov.au/careers.cfm

This site provides information on joining the armed forces.

HECS-HELP

www.goingtouni.gov.au

Information relating to the Higher Education Loan Programme.

Streetwize Communications

www.streetwize.com.au

Information for young people about social issues, in an easy to read, entertaining and relevant format.

Cyber Youth Health Clinic

www.dryes.com.au/

Your Local Member

E-mail: Peter.Andren.MP@aph.gov.au

Website: www.peterandren.com

Dear School Leaver

Congratulations on successfully completing your High School education.

Whether you are leaving school after year 10 or year 12, whether you want to get a job straight away, do a traineeship or apprenticeship, go to TAFE or University, there are many things you need to be aware of.

Over the years my office has dealt with many young people who have experienced difficulties dealing with government departments and finding information to help them decide what to do once they finish school.

I hope this brief booklet goes some way to help you find your way through the maze of options, information sources and help available.

Of course, this kit won't hold all the answers, but hopefully it will point you in the right direction to find out what you need to know. I also hope the resources in this kit will help make your transition from school to work a little easier.

If you can't find the information you need, or run into problems dealing with Centrelink, HECS, the Youth Allowance, or anything else, please do not hesitate to contact my office (even if you move away from Calare). If we can't help you directly, we will put you in touch with someone who can.

Whatever you choose to do, may I wish you well in your future endeavours.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Peter Andren', written in a cursive style.

Peter Andren MP
Federal Member for Calare

NOTE: This booklet is intended as a guide only to the more common inquiries for school leavers. Should you have a specific inquiry please contact the appropriate department or Peter Andren's office.

Please do not hesitate to contact Peter if you have any additional information that should be included in this kit.

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CAREER GUIDANCE RESOURCES

Centrelink Career Information Centre

Ground Floor, Sydney Central Building
477 Pitt Street
Sydney NSW 2000
Telephone: (02) 9209 1661 Fax: (02)9209 1495
Email: cic.syd@centrelink.gov.au

TAFE Course Line

Information Officers at the TAFE Course Line use OZJAC (Australian Courses and Careers Database) which is updated on a regular basis. Information is also available regarding short courses to update or gain new skills. TAFE Course Line Information Officers are also in regular contact with course providers to ensure that their information is accurate.

The TAFE NSW Information Centre number is **13 16 01** for callers within NSW and there is a twenty-four hour recorded message service.

TAFE also provide two very extensive websites for accessing information about their courses. The first is the TAFE learning Gateway site: www.lg.tafensw.edu.au and the second is the NSW TAFE homepage: www.tafensw.edu.au. Both sites provide up to date information for all NSW TAFE courses and services, and the home page has a useful Careers Index.

UAC - University Admission Centre

Similar to the TAFE course line, UAC provides information on university courses including admission criteria. The UAC information line is **1900 957 500** and the UAC website is: www.uac.edu.au.

You can write to UAC at Locked Bag 112, Silverwater NSW 2128. UAC is located at Quad 2 Australia Centre 8 Parkview Drive Homebush Bay NSW. To talk to an operator call (02) 9752 0200 between 8.30am and 4.30pm.

OZJAC: The Australian Courses and Careers Database: National editions

OZJAC is an easy-to-use computer programme designed to help people find the answers to their job, course and career questions. It is available online and via CD Rom.

OZJAC brings together courses and career information. If you have an interest in a particular field of work or industry, OZJAC can tell you about the training you need. If you want to study in a specific field, OZJAC can tell you about related occupations. Find out about the providers offering the courses, see what training meets your needs – all through OZJAC.

If you don't know where to start, OZJAC will also show you courses or occupations that take into account your interests, education level, geographic location and ways of studying – full-time, part-time, by correspondence or internet.

OZJAC provides information on over 2000 courses in NSW (12,000 nationally). These include university and TAFE/VET courses – relating to 600 occupations and details about more than 2,300 course providers. Other modules contain details about industries, careers and general information. OZJAC is updated every six months.

For more information on OZJAC contact the OZJAC Unit by:

Telephone: 1800 682 133

E-mail: info@hobsons.com.au

Website: www.curriculum.edu.au/ozjacweb

The OZJAC Website lists all public access sites, and a demonstration of the program can also be downloaded.

The OZJAC CD Rom is updated every six months rather than annually like many other course and career information resources.

Department of Education Careers Advice

The Education Department's Advisory Services for students and school leavers provides information and advice to Year 12 students during the December-January vacation period, following the release of the HSC results.

Students who have completed their HSC as well as other school leavers, parents and interested adults in Bathurst and Orange will be able to access a careers advisory phone service following the release of the 2006 HSC results, scheduled to occur on the 19th December 2006.

The Advisory Services can help clarify appropriate course selections and change of preference options as well as employment opportunities, career pathways and training options.

Please contact the Careers Advisor at your school.

INFORMATION SERVICES

The Source

The Source is a one-stop-shop youth information service providing easy access to information and advice on jobs, careers, further education, financial assistance, support for homeless or disadvantaged young people, youth networks, community organisations, legal issues and health issues such as substance abuse. It also includes the latest news on sport, music, movies, magazines and other forms of entertainment.

The Source provides information about the programmes and services the Commonwealth Government provides for young people.

The Source also provides links to other web sites such as:

- Australian newspapers on-line and other publications; and
- other organisations dealing specifically with young people.

The Source is interactive. The "Have Your Say" section gives young people the chance to tell the Government what they think about the range of Commonwealth and community programmes and initiatives for young people, and youth issues generally.

You can find *The Source* at www.thesource.gov.au.

The latest on the Youth Roundtable, the YMCA National Youth Parliament and the National Youth Week Website can easily be accessed from *The Source*.

Centrelink Youth and Student Service Centre

Telephone: **13 24 90**

The Youth and Student Service Centres offer a range of services and advice for students and unemployed people under 21. You can access these services by calling the hotline number or visiting your local Centrelink Office.

Lithgow Centrelink
176 -178 Mort Street
Lithgow

Bathurst Centrelink
225 Howick Street
Bathurst

Orange Centrelink
122-124 Kite St
Orange

Cowra Centrelink
28 Kendall Street
Cowra

Services include access to resources such as the TAFE Courses Directory which provides a list of accredited courses currently available through TAFE institutes. These centres also stock Job Guides which contain information on how to choose an occupation, plan a career, undertake necessary training and find a job. Job Guides also provide details on careers or jobs such as what the job involves and what the employment prospects in different areas are. The guides list the personal, educational and training requirements for each occupation.

Other services include a Career Library Index. This contains jobs arranged into similar fields of work. If you need any assistance with career or educational choices, job opportunities, or applying for a job, there are staff available to help, and **ALL ASSISTANCE IS CONFIDENTIAL**.

FURTHER EDUCATION

University & TAFE

For those who wish to continue their studies, there are many institutions to choose from.

If you want help with choosing the type of further education you wish to undertake, you should talk to your school Careers Teacher/Counsellor/Adviser. Advice is also available at the Open Days held by universities and TAFE institutes as well as at other times from student advisers at these institutions. Most institutions have a Careers Reference Library with information on courses and scholarships.

General information about the range of courses can be obtained from OZJAC on **1800 682 133**, UAC on **1900 957 500** or the TAFE Course Line on **131 601**.

Choosing Post Secondary Courses

University entry is competitive. Check the entry levels for previous years and choose appropriate courses. To increase your chances of gaining a position in the course you have chosen, check the UAI (Universities Admissions Index) for the previous year as a guide only as it does vary from year to year. Check on any other special requirements listed in the TAFE Guide, e.g. folio, interview, audition, additional application forms etc.

If there are any other types of entry procedures, try to speak to someone you may know who has been through the entry system for the course that you are applying for. Otherwise, talk to your Careers Adviser/Counsellor/Teacher or to the institution directly about what is required. This will give you the

opportunity to gain advice on the best way to approach the entry requirements. They may even be able to give you feedback on your portfolio, or suggest the types of questions you might be asked in an interview.

Scholarships

All universities offer undergraduate scholarships. Some, like the Australian National University and Charles Sturt University, have scholarships specially targeted at people from country areas. To find out what scholarships you may be eligible for and how to apply contact the scholarship centre at the university you are interested in attending.

Charles Sturt University's Scholarship Centre can be contacted on **(02) 6338 4834** or email scholarships@csu.edu.au or through student administration on **(02) 6338 4318**.

Alternatively, refer to the government's "Going to Uni" website for information in regard to various Commonwealth scholarships: www.goingtouni.gov.au.

Your Careers Advisor should have information about scholarships provided by industry.

Australian Apprenticeships and Traineeships

Australian Apprenticeships are an option for people who want to combine work with accredited training as the first step to their future career.

What are Australian Apprenticeships?

The term "Australian Apprenticeships" refers to all traineeships and apprenticeships. New Apprenticeships involve paid work and structured training and can be:

- full-time or part-time;
- started while still at school;
- accessed through a group training arrangement which can involve placement with one or more employers.

Employers of apprentices will receive an additional \$1,000 for New Apprentices moving to Certificate III or IV in trades and occupations in regional areas where there is an identified skills shortage.

Australian Apprenticeships involve entering a training agreement with your employer. The training can be on-the-job, off-the-job or a mix of both. The training is provided by your employer and/or a TAFE college or other Registered Training Organisations.

Living Away From Home Allowance for Apprentices and Trainees

Apprentices and trainees may also be eligible for a Living Away From Home Allowance (LAFHA) for the first year of the apprenticeship or traineeship. Contact your local Australian Apprenticeship Centre for further details.

The closest New Apprenticeship Centres in Calare include:

Bathurst

Australian Business Employment Network

Location: Suite 1, 1st Floor 123 Howick Street
Bathurst NSW 2795

Freecall: **1300 652 236**
Fax: 1300 650 755
E-mail: **stella.aird@australianbusiness.com.au**

Orange

Mission Australia

Location: 196 Lords Place
Orange NSW 2800

Freecall: **1300 626 227**
E-mail: caulfieldd@missionaustralia.com.au

Bathurst, Lithgow, Orange and Cowra

Central West Community College

Location: 185 Bathurst Road
Orange NSW 2800

Freecall: 1300 302 977
Fax: (02) 6361 8543
E-mail: **agray@cwcc.nsw.edu.au**

What Industries Can I Train In?

Australian Apprenticeships are now available in new and emerging industries. They cover just about every field of employment you can think of - from small business to multi-media, sports to engineering, retail to tourism.

Earn While You Learn

Under Australian Apprenticeships your employer pays you an income while you are being trained. Both apprentices and trainees are paid under their award system. Wages vary depending on the industry and the year of the apprenticeship or traineeship.

There are a number of ways to find an employer who will take you on as an apprentice or trainee. You can start by looking for advertisements in newspapers, industry publications and notice boards, by contacting businesses directly or by calling the Australian Apprenticeships hotline for advice.

Another way of getting an apprenticeship or traineeship is through a Group Apprenticeship Scheme. In the Central West Group Apprentices organisation, our area is fortunate to have one of Australia's leading group apprentice programs. CWGA employ over a thousand apprentices and trainees by finding places for them with local businesses. You can contact CWGA on the following numbers:

CWGA Lithgow	CWGA Bathurst	CWGA Orange	CWGA Cowra
18-20 Main Street	Suite B 238 Howick Street	150 Byng Street	39 Macquarie St
(02) 6353 1627 (ph)	(02) 6331 6211 (ph)	(02) 6362 0277 (ph)	(02) 6341 1044 (ph)
(02) 6353 1653 (fax)	(02) 6331 8270(fax)	(02) 6362 0778 (fax)	(02)6341 1045 (fax)

Traineeships are usually 12 months while apprenticeships may take up to 4 years. Australian Apprenticeships are "competency based" rather than "time served". This means some apprenticeships and traineeships can be completed in a shorter timeframe once a certain skills level is reached.

Australian Apprenticeships provide a nationally recognised and portable qualification that can provide a pathway to further education and training opportunities.

Finding Out More

Australian Apprenticeship Centres deliver a “one-stop-shop” service for people looking for apprenticeships or traineeships and people wanting to employ them. Australian Apprenticeship Centres provide up to date information on apprenticeships and traineeships. They market and promote apprenticeships and traineeships at the local level and administer Commonwealth employer incentives and training allowances for apprentices and trainees.

To find out more about Australian Apprenticeships in the industry you’re interested in contact the Australian Apprenticeships hotline on: **1800 639 629**. The local offices can be contacted on the above numbers.

You can also obtain further information on Australian Apprenticeships by accessing the website: www.australianapprenticeships.gov.au

GETTING A JOB

Entering the Workforce

Whether it is an apprenticeship, a traineeship or another job you are after, to get it, you will need to organise yourself before you are ready to apply. Practise your job application skills - application forms, letter writing and (with the help of a friend or family member) going for an interview.

Job File

Prepare a Job File to hold all the documents that you are likely to need to show or send to employers when applying for jobs. The most important of these documents is your resume (also called a CV - Curriculum Vitae).

The following are suggestions for inclusion in a Job File.

- **Resume:**

This is a neat and logical summary of personal information. It should include your name, address, age, educational and work records and your interests. Your resume should be typed on one page (or maximum of two) on plain A4 paper. It can be shown at interviews and sent to employers with a covering letter as part of a written application.

Here are some web pages on resumes for you to explore:

- Seek Jobs Database – www.seek.com.au
- Australia’s Careers Online – www.careersonline.com.au

- **School Reports:**

School leavers should include school reports for at least the last two years of schooling.

- **References:**

There are three types of references, School References, Character References and Work References. It is wise to have at least three references to show potential employers.

Looking for Work

There are many ways of looking for work including word of mouth and your own networking with groups of people you know. It isn't always easy to find work whether it is full time, part time or casual. In fact it is a real challenge, but don't give up. There are opportunities out there for you to reach your goals, you just have to put the work in and find them.

Here are some great starting points when you are looking for a job:

- **Internet:** This is a huge resource for any kind of research including looking for work. Here are some sites to get you started:
 - www.mycareer.com.au contains a wealth of information about finding jobs.
 - www.jobsguide.com.au this site details currently advertised jobs via location Australia wide.
 - Then there is the Job Network Internet site:
 - www.jobnetwork.gov.au Many companies and most government departments have their own web sites which include job opportunities. The Department of Employment, Workplace Relations (DEWR) Internet home page – www.dewr.gov.au also directs you to job vacancies via Australia Job Search. Other commercial employment agencies also advertise on the Internet.
- **Local and national newspapers** have Positions Vacant or Employment sections in most daily editions. Saturday or weekend national newspapers feature a large section devoted to employment. Newspapers are available in some Centrelink Offices and Local Libraries.
- **Trade and Professional Journals** also advertise job vacancies. An example would be the Australian Public Service Gazette which is available from the Public Service Commission.
Ph: (02) 6272 3647 or the website www.psgazette.gov.au.
- **Community Notice Boards** in your area may have details of positions in your local area.
- **Recruitment Agencies** also provide a service by job matching.
- You can also directly approach prospective employers. Send a letter and your CV requesting an appointment, and follow up with either a phone call or a letter thanking the employer for their time.

Registering for Employment and Job Network

To find out how to register for employment contact Centrelink on **13 28 50** or **13 12 02** (other languages). Once you have registered, you will receive a job finder number. You will then need to contact at least three registered job provider agencies with whom you wish to register, they can be within or outside the region where you currently live.

Registered job provider agencies are part of the national Job Network and details of these agencies will be provided by your local Centrelink office when you register. Once you have registered, keep in touch with each agency to check all the latest job vacancies. Job network touch screen computers are available for use at all Centrelink offices. Access to the Job Network website is available at Centrelink and most job provider agencies: www.jobnetwork.gov.au

*** For more details on the National Job Network and other government programmes see section *Government Programmes* pages 10-11.**

Entering the Workforce – Organisations & Schemes

Unions & Youth Employment Groups

- When you enter the workforce you may be approached by or wish to join a *trade union*. This is a decision which is entirely up to you. Both the NSW Department of Commerce – Office of Industrial Relations and the Labor Council of NSW have extensive websites which detail information about wage rates, workers' entitlements and unions. For information about unions and industrial relations try:

~ Labor Council of NSW Ph: **1800 688 919** or the council's website: www.council.labor.net.au.

~ NSW Department of Commerce – Office of Industrial Relations Ph: **(02) 9020 4849** or **131 628**; website: www.industrialrelations.nsw.gov.au.

~ If you would like further information about specific unions you can access the ACTU website: www.worksite.actu.asn.au or call them on **1300 362 223**.

For information about your rights as a casual employee also contact the Department of Commerce - Office of Industrial Relations, or try:

- *Smart Casual* is an association of young casual workers who want to have their say about their conditions. It is run by AYCW, (Australian Young Christian Workers) which is an independent, self-funded organisation of young workers. Membership to Smart Casual is free. For more information and membership details contact *Smart Casual*:

Smart Casual

Ph: **(08) 9422 7936**

Web site www.ycw.org.au

Superannuation

Having commenced paid work it is compulsory for your employer to contribute to a superannuation fund for you. You can also contribute to the same fund or another fund of your choice for superannuation, this is entirely up to you.

So what is superannuation? Superannuation is another type of investment, like a compulsory saving for retirement. It is particularly important as it helps you achieve an adequate income when you retire. That may seem like a very long time away, but the earlier you start, the better income you will have on retirement.

Australia has a rapidly ageing population. As a result of superannuation, almost two thirds of working Australians expect their main source of income on retirement to come from their own investments and savings – not from the pension.

For more information on superannuation and super funds call Pillar Administration **1800 451 112** or for information regarding NSW Public Sector employees visit the superannuation website:

www.firststatesuper.nsw.gov.au or for general information on super visit:

www.ato.gov.au/super.

GOVERNMENT PROGRAMMES

Youth Pathway Programme

If you are between the ages of 13 and 19 and are thinking about leaving school without completing year 12, or have recently left school without completing year 12, and are unsure of what to do next Youth Pathways may be able to help you.

Youth Pathways offers support for young people to stay on at school, make the transition to further education or training, as well as help you prepare for employment.

Youth Pathway service providers across Australia have been contracted by the Federal Government to help young people make a successful transition from school to work. The service model for Youth Pathways consists of three phases – Assessment Phase, Assistance Phase and Ongoing Support and Guidance Phase.

For more information:

- Visit the Youth Pathway Programme Internet site: www.youthpathways.dest.gov.au or phone the Youth Pathway Programme information line on **1800 635 035**; or

Job Placement, Employment and Training (JPET) Programme

Job Placement Employment and Training (JPET) is a Commonwealth Government Programme administered by the Department of Employment and Workplace Relations.

JPET assists young people 15 to 21 year of age who are homeless or at risk of becoming homeless to overcome barriers preventing them from maintaining stable accommodation and participating in full-time education, vocational training or employment.

Assistance is also provided to young people who are, or have been, wards of the state, refugees, or have been in the juvenile justice system.

JPET provides ongoing support and referral services to overcome barriers such as a lack of secure housing, dysfunctional family background, substance abuse, sexual abuse or violence, a lack of life skills and difficulties with income support.

- For services in your area contact your local Centrelink Office, or make a freecall to **1800 657 569**.
- There are two local JPET offices located in Bathurst and Orange.

Bathurst JPET
Shop 5, 62 George St
Bathurst
Ph: (02)6884 8526

Orange JPET
263 Anson Street
Orange
Ph: (02) 6361 2625

Job Network

The Commonwealth Employment Service (CES) was replaced on 1 May 1998 by the Job Network. Job Network is made up of around 300 private, community and government organisations offering services to help connect the right person to the right job.

* Job Network was referred to in the section *Registering for Employment* on page 7.

Job Network Services

Young people aged 15 to 20 years, who are registered as unemployed with Centrelink are eligible for assistance from Job Network members. Young people do not need to be in receipt of income support to be eligible for Job Network. They can receive job matching assistance and may be eligible for job search training and intensive assistance. The services provided by the job network include:

Job matching – gathering employers’ vacancies and matching unemployed people to these jobs. Job Network members aim to match the right person to a job vacancy, including an apprenticeship or traineeship vacancy. This service is available immediately on registration with Centrelink or a Job Network Member.

Job search assistance - providing training in job search techniques (writing job applications and resumes, interview techniques and presentation) to prepare unemployed people to apply for jobs and give them the skills and confidence to perform well when speaking to employers (generally for people who have been unemployed for 6 months).

Intensive assistance - individually tailored help to get people, who have been unemployed for over 12 months and those identified by Centrelink as being at risk of becoming long term unemployed, into jobs.

New Enterprise Incentive Scheme (NEIS) - assistance for unemployed people to help them establish their own businesses (you must be 18 years or older to participate in NEIS and be receiving qualifying Government income support).

- Information brochures about the services provided under the Job Network or information about where Job Network Members are in the local area can be obtained by calling the Job Seeker hotline on **13 62 68**.

Centrelink can also tell job seekers where Job Network members are in their areas and the different services they offer.

Job seekers can also visit the Job Network Internet site: www.jobnetwork.gov.au

Access to Vacancies

Job Network vacancies are listed on the National Vacancy Data Base and can be viewed by job seekers across the country through touchscreens at Centrelink offices and some Job Network Members and on the Internet.

Self help Facilities

As well as having access to the National Vacancy Data Base, job seekers can access computers and telephones at Centrelink to help prepare resumes and apply for jobs. To contact Centrelink you can call **13 28 50** for information in English or **13 12 02** for other languages.

Green Corps

Green Corps - Young Australians for the Environment - is a Commonwealth Government Programme.

Participation in Green Corps is voluntary and is open to any young Australian aged 17 to 20. Green Corps participants (trainees) work on projects to preserve and restore Australia's natural environment and cultural heritage.

Projects run for 26 weeks and include accredited training, such as first aid, occupational health and safety, and environment monitoring, as well as project specific training. The training provided to Green Corps trainees aims to give them transferable skills which will complement their long term career goals.

To register an interest in joining Green Corps, applicants should telephone (02)9560 9144 to obtain an application form. The program is managed by Jobs Futures and Greening Australia on behalf of the Department of Family and Community Services. Further information on Green Corps is available from the internet sites at www.greencorps.com.au

Work for the Dole

Participation in the Work for Dole program is a requirement for some job seekers receiving unemployment benefits from Centrelink.

Job seekers may be required to take part in Work for the Dole if they are:

- aged 18 or 19 years, recently completed Year 12, getting the full rate of Youth Allowance, and have been getting payments for three months or more; or
- aged 18 - 49 years, getting the full rate of Youth Allowance or Newstart Allowance, and have been getting payments for six months or more.

In addition, job seekers aged 18 and over who get the full (or part) rate of Youth Allowance or Newstart Allowance can volunteer to participate in a Work for the Dole activity.

Work for the Dole includes a wide range of activities such as heritage and/or history, the environment including Green Corp, community care, tourism, sport, providing community services and restoring and maintaining community services and facilities.

Unemployed people wanting to participate should telephone Centrelink on **13 28 50** or visit their local Centrelink branch.

ARMED FORCES

Those interested in joining or inquiring about entering the Australian Armed Forces can contact the Defence Force Careers Reference Centre hotline on **13 19 01** or access the website: www.defencejobs.gov.au.

Both the hotline and the website provide comprehensive information about the Australian Army, the Royal Australian Airforce, the Royal Australian Navy and the Australian Defence Force Academy including entry criteria.

FINANCIAL SUPPORT

Abstudy

Abstudy provides an income-tested living allowance and some supplementary benefit for Aboriginal and Torres Strait Islander students at both school and tertiary levels. It also provides a Pensioner Education Supplement for eligible students.

For further information contact your local Centrelink Office, ring the Centrelink **ABSTUDY 13 23 17** number or read the ABSTUDY Guide provided by Centrelink.

Higher Education Loan Programs

Australian students can contribute to or pay in full the cost of their tertiary education through deferred payment arrangements under the Higher Education Loan Program (HELP). This program came into effect for students enrolling at Australian universities from 2005 and replaced the Higher Education Contribution Scheme (HECS).

The Higher Education Loan Program is made up of three types of government loans to pay your university fees: HECS-HELP, FEE-HELP and OS-HELP.

HECS-HELP: if you are offered a Commonwealth supported place at a university, the Commonwealth government pays part of the cost of your course and you pay a 'student contribution' to your fees.

You can receive a 20% discount on your contribution if you pay any amount over \$500; or the government will pay all or part of your contribution to the university on your behalf. This is called a HECS-HELP loan.

A HECS-HELP debt is recorded in your name with the ATO. Once your income rises above the HELP loan minimum income threshold, a repayment is taken out of your wages by the ATO through your income tax. Voluntary repayments can also be made, with a 10% bonus for repayments over \$500.

The minimum income threshold for all HELP loans for the 2006-07 financial year is \$38,148.

FEE-HELP: if you are not offered a Commonwealth supported place, you may still be offered a university place as a full fee-paying student. This means you must pay full tuition fees for your course. The Commonwealth government does not contribute to the cost of your studies.

To help you pay for your course, you may be eligible for a FEE-HELP loan to pay all or part of your university fees. You may borrow a maximum of \$50,950 over your lifetime and for undergraduate students you must pay a 20% loan fee in addition to the amount you borrow.

The Commonwealth government pays the amount directly to the university and the student repays the loan through the tax system once their income is above the HELP loan repayment minimum income threshold (see HECS-HELP section).

OS-HELP: if you are an undergraduate student and you have the opportunity to take part of your course at an overseas higher education institution you may be eligible for an OS-HELP loan.

You must have completed the equivalent of one-year of full-time study in Australia as a Commonwealth supported student, a HECS student (pre-2005 enrolment) or a merit-based equity scholarship holder, and

have at least a year of study left to complete your course once you return to Australia. The overseas study must count as credit towards the course you are doing in Australia.

OS-Help can be used to cover expenses such as airfares, accommodation and other travel study expenses, and eligible students may receive two OS-HELP loans over their lifetime and each loan relates to a six month period of study.

For 2006, the maximum OS-HELP loan amount is \$5,095 per six month period and you must apply through your university. A 20% fee is also charged for each loan. A \$5,000 loan effectively incurs a \$6,000 debt.

OS-HELP are repaid in the same way as the HECS-HELP and FEE-HELP loans, described above.

For more information about the Higher Education Loans Program and the costs of various university courses go to the Department of Education Science and Training's (DEST) higher education website: www.goingtouni.gov.au. You can also call DEST: 1800 020 108 or the ATO's Higher Education Loan Accounts (HELA) helpline: 1300 650 225.

Youth Allowance

Youth Allowance is a means tested income support payment for students up until age 25 and unemployed people until age 21. Until these ages you are treated as dependent on your parents unless you meet certain criteria such as being married, or have worked enough to prove your independence. The information contained below sets out the basics about how the Youth Allowance works. However, depending on your particular circumstances, your eligibility can become complicated. If you have any doubts about how the Youth Allowance applies to you, please contact Peter's office and seek the assistance of his staff who are well versed in how the Youth Allowance is applied.

Who is Eligible for Youth Allowance?

Youth Allowance is for:

- Full-time students aged 16 to 24;
- Full-time students 25 or more who were getting Youth Allowance before they turned 25 and are still doing the same course;
- Other young people up to 21 who are looking for work full-time, combining part-time job search and part-time study, doing other approved activities (including voluntary work), or who are ill; and
- independent young people aged 15 or over.

Activity Tests

To continue to get Youth Allowance you will need to undertake "approved" activities. These can be full-time study, job search or other approved activities such as Work for the Dole. You can do a combination of approved activities to make up a full-time activity load. For example, you can do part-time study and on-the-job training, while looking for work. Ask at your local Centrelink office whether there are any local programmes that are suitable.

Unemployed

To make sure you keep getting Youth Allowance, Centrelink needs to know that you are actively looking for work. It ensures that money goes to those who are genuine jobseekers. To demonstrate this you must satisfy the activity test and meet other obligations which include:

- actively looking for suitable paid work;

- being willing to undertake any work you are able to do, including part-time and casual work;
- agreeing to requests from Centrelink to attend approved training courses;
- never refusing a job offer unless you have a good reason;
- never voluntarily giving up a job without a good reason;
- making sure you let Centrelink know the total amount of money you earn from any work you do;
- always attending your job interviews; and
- completing the Jobseeker Diary.

Students

For most full-time students, your enrolment in an approved course will be the 'approved activity'. Reporting to Centrelink will vary. Full-time students with no significant casual earnings may need to report any earnings at the time the income is earned. This may be by a mail review and you will need to provide proof of academic achievement or continuing enrolment.

If you have a casual job and the hours are variable you may be expected to report to Centrelink fortnightly. Earnings will be checked with employers.

Part-time students will need to report fortnightly on their approved activities. Full-time students need to advise Centrelink if their study load changes. Unless you have a good reason for not meeting the activity test, your payment will stop.

Waiting Period for Newly-Arrived Migrants

If you are a migrant who arrived in Australia or was granted permanent residence on or after 4 March 1997, you will have to wait two years before you can get most social security payments, including Youth Allowance. The two-year waiting period starts from the day you arrived in Australia or the day you were granted permanent residence, whichever is the later.

If you have recently arrived in Australia, you should check with your local Centrelink office to see if the newly arrived residents waiting period will affect you.

How to Claim Youth Allowance

You should contact Centrelink as soon as possible if you wish to claim Youth Allowance. Youth Allowance can be paid from the date of contact as long as your paperwork is lodged within 14 days. When you lodge your claim, you must take proof of who you are and any other documents required. The claim form explains what documents are needed.

Waiting Periods

Non-payment waiting periods can apply to customers with readily available funds and assets or customers who have received or are owed leave payments. For those customers who have very few resources, waiting periods may be waived or reduced in certain circumstances. If you move to an area where you are less likely to find work, you may not be paid Youth Allowance for 26 weeks. Check with your local Centrelink office for details.

How are You Paid?

Youth Allowance payments are made to your bank, building society or credit union account every fortnight. If you are aged under 18 and dependent on your parents, Youth Allowance payments will generally be made to your parents.

Rates of Payment

Client Circumstances		Maximum Rate per fortnight
Single, no children, under 18	Living at home	\$183.20
	Away from home	\$334.70**
Single, no children, 18 and over	Living at home	\$220.30
	Away from home	\$334.70**
Single, with children		\$438.50*
Partnered*, no children		\$334.70**
Partnered*, with children		\$367.50**
Special rates for long-term unemployed, single, aged 21+ years entering full-time study	Single Living at home	\$270.50
	Single Away from home	\$406.50**
	Partnered, no children	\$367.50
* Partnered means legally married or in a de-facto relationship for at least one year.		
** Rent Assistance may be available.		

Rent Assistance

Money to help with rent for private accommodation is available to full-time students as well as jobseekers. If you have to live away from home to study or look for work, Rent Assistance can help meet the costs of accommodation. How much you get depends on whether you are single, have children, and the sort of accommodation you are in: sharing a house, renting on your own or paying board or lodging.

The table below shows how much rent assistance a single person without children may get per fortnight.

Situation	Maximum payment per fortnight	No payment if your fortnightly rent is less than	Maximum payment if your fortnightly rent is more than
Single, no dependent children	\$103.20	\$91.80	\$229.40
Single, sharer, no dependent children	\$68.80	\$91.80	\$183.53
Couple, no dependent children	\$97.40	\$149.40	\$279.27

Personal Income and Assets Tests

Whether you are dependent or independent, a Personal Income Test will apply. The Youth Allowance Personal Income Test is based on how much income you have each fortnight. If you are a full-time student you can have income up to \$236 gross (before tax) a fortnight without affecting your Youth Allowance. If your income is between \$236 and \$316, each \$1 over \$236 will reduce your fortnightly Youth Allowance by 50c. Income above \$316 per fortnight reduces the allowance by 60c in the dollar.

The following table shows the income point above which Youth Allowance cuts out.

Income Test

Full-time Student		Cut out point (per fortnight)
Single, no children, under 18	Living at home	\$554.67
	Away from home	\$807.17
Single, no children, 18 and over	Living at home	\$616.50
	Away from home	\$807.17
Single, with children		\$980.17
Partnered, no children		\$807.17
Partnered, with children		861.83

Other young people can have income up to \$62 a fortnight without affecting payments. Income between \$62 and \$250 reduces your fortnightly Youth Allowance by 50c in the dollar. Income above \$250 per fortnight reduces the allowance by 60c in the dollar.

INCOME BANK

Full time students and full time trainees have access to the student income bank, which allows them to keep more of their Youth Allowance when they earn other income over short periods – like holiday employment. Any unused part of their fortnightly income free area of \$236 per fortnight is accumulated in the income bank, up to a maximum of \$6,000. The student income bank balance is then used to offset the effect of casual earnings over the income free area – such as when the university semester resumes.

Personal Assets Test

If the Parental Means Test applies to a young person, the Personal Assets Test does not apply, as the young person's assets are included in family assets.

<p>If you are independent a Personal Assets Test will apply.</p> <p>The assets limits are:</p> <ul style="list-style-type: none"> • \$161,500 for a single independent young person who is a homeowner; • \$278,500 for a single independent young person who is a non-homeowner; • \$229,000 (combined) for a partnered independent who is a homeowner; • \$346,000 (combined) for a partnered independent who is a non-homeowner.

Support for those who need it most - Parental Income Test

Youth Allowance aims to encourage your parents, where they are able to support you until you can support your own life choices. Whether you are a student or a jobseeker, Youth Allowance will be means-tested. The Parental Means Test looks at your parents' income, assets and actual means, to measure whether they can financially support you.

There are three parts to the Parental Means Test:

- **Family Assets**

Assets include the value of goods, cars, boats, furniture, money, investments, real estate and personal property. Assets do not include the value of your parents' home. Your family can have assets up to \$515,250 before Youth Allowance is affected. Farm or Business assets are calculated at 25% of the total value of the assets, so if a farm or business is valued at \$800,000 its asset value for Youth Allowance purposes would be \$200,000.

- **Parental Income Test:**

If you are not considered independent of your parents Centrelink will look at their income to work out your entitlement to Youth Allowance. Parental Income includes taxable income, maintenance received, any fringe benefits received from employers, income from overseas and income from negatively-g geared property and shares.

Your Youth Allowance will reduce if your parents' income for the 2004 -2005 financial year exceeds \$29,550 PLUS extra amounts for other dependent children in your family. If parent(s) get an income support payment, the parental income and assets tests do not apply, although the Family Actual Means Test may.

- **Family Actual Means Test**

For most wage and salary earners (PAYE taxpayers) the Income and Assets Test is enough to determine whether you are entitled to receive Youth Allowance. Taxable income, however, is not always a good indicator, particularly when some families are able to minimise their taxable income. So if your parent/s are self-employed, have claimed a business loss, or have interests in a trust or company, the Family Actual Means Test may apply to you. For more information of whether this affects you, call **13 24 90**.

The Parental Means Test does not apply if your parents are entitled to some form of Government income support or if you qualify as 'independent'. However, the Family Actual Means Test may still apply. Centrelink can advise you of the types of income support that exempt you from the Parental Means Test.

Working Credits

People receiving most Centrelink payments other than Aged Pension, may build up working credits to offset any amount of money they earn before their Centrelink payment starts being reduced.

The maximum number of working credits you can accumulate in any fortnight is 48. This is reduced by one credit for every dollar you earn, so if you earn \$0 in a fortnight, you accumulate 48 working credits. If you earn \$48 dollars in a fortnight, you will not accumulate any credits. If, for example, you earn \$30 in a fortnight, you will accumulate 18 working credits (48-30=18).

You can build up your working credits over time to a maximum of 1000 working credits.

If you then get some work, the amount of money you can earn before your Centrelink payments are reduced, is increased by the number of working credits you have saved. For example, if you have accumulated 200 working credits, you may earn \$200 more above the limit in that fortnight before your payment starts being reduced.

This will happen automatically, through your fortnightly notification of income to Centrelink. You do not need to register or apply for working credits you just need to tell Centrelink when you start work and report your earnings.

Even after you have used up all your working credits and your work income makes your Centrelink payment \$0, you can retain your other Centrelink benefits such as your concession card for up to 12 weeks, depending on your individual situation.

Do you want to find out more?

To find out more telephone Centrelink on **13 24 90**. For information in languages other than English call **13 12 02**. These calls can be made from anywhere in Australia for the cost of a local call.

You can contact Peter Andren's office on **(02) 6332 6229** or **1300 301 762** (local call) or Centrelink on **13 24 90** for more information or assistance with Youth Allowance.

The Welfare Rights Centre, a community legal centre also offer an excellent service which assists people with the full range of Social Security problems. The Centre is especially worth calling if you think Centrelink have made the wrong decision. You can contact the Welfare Rights Centre by calling **1800 226 028** or www.welfarerights.org.au/index.htm.

Other Payments for Young People

Newstart is payable to eligible unemployed people over 21 years.

FAMILY TAX BENEFIT

Families with older dependent children may be eligible to receive Family Tax Benefit A and/or B. Those dependent children must have an income of less \$11,548 and not be in receipt of any other Centrelink payment.

Families can receive Family Tax Benefit A, of up to \$61.04 per fortnight for each dependent child aged 18-24 years who is a full-time student, and up to \$45.36 for dependent children aged 16-17 years.

Family Tax Benefit B is an extra payment if there is only one main income in the family.

Family Tax Benefit is dependent on family income and the ages and number of children in a family. It can be paid a number of ways through the year, or claimed as lump sum through your tax return at the end of the financial year.

You can contact the Family Assistance Office on **13 61 50**, or Centrelink on **13 13 05**, to find out how to choose the best payment option for your circumstances.

OTHER IMPORTANT INFORMATION

Health

Health is an important issue whether you are young or old. The NSW Department of Health have an extensive website including an entire section devoted to youth health. You can access the website at www.health.nsw.gov.au or if you have specific queries about any health issue call the Department of Health's inquiry line on **1800 639 398**.

Another excellent website is the Cyber Youth Clinic at www.pressurepoint.com.au. It is put together by the AMA (WA) Foundation and gives youth-friendly information about most health issues affecting young people.

Medicare

Everyone is entitled to a Medicare card, which refunds up to 85% of the scheduled fee when you receive medical care. If your doctor bulk-bills, you usually don't have to pay at the time. If you are under 15 years of age and live away from home, a guardian, social or youth worker can request a card for you.

If you are over 15 years of age, you can apply at a Medicare office for your own Medicare card. You will need to take your parents' card, or two pieces of ID. Contact Medicare on **13 20 11** to ask where your nearest Medicare Office is located.

Health Care Card

You will automatically get a Health Care Card if you are receiving Youth Allowance, Newstart Allowance or Special Benefit. This means you will not need to lodge a separate claim for a Health Care Card. You will need to lodge a claim to receive a Health Care Card if you are on a low income, receiving Youth Allowance because you are a full time student, or receiving ABSTUDY.

You can get a form from any Centrelink Office. Before you can get the card you will need to prove who you are and how much you earn. You will be asked to bring in pay slips or a letter from work giving your gross income for the last eight weeks **immediately** before you claim. If you are self-employed, bring your last tax assessment notice and current account books. If you are a student, you should bring the original letter telling you how much Youth Allowance, scholarship or bursary you get if you receive one of these payments. If you need urgent medical attention and you are entitled to, and waiting for, a Health Care Card to be issued, you can ask to be issued with temporary proof of your entitlement to a Health Care Card. For more information, telephone Centrelink on **13 24 90**.

Private Health Insurance

When you start work you may want to think about joining a private health fund. Most funds have programmes specifically for young people which cover expenses that aren't covered by Medicare including optical and dental.

There is a 30% government rebate on fund fees when you join a health fund and the Lifetime Health Cover scheme. Since the 1st of July 2000, people who are over 30 when they join for the first time will pay more for health insurance.

For more information on these initiatives and private health insurance in general contact the Department of Health and Aged Care on **1800 020 103** or access the Lifetime Health Cover website at www.health.gov.au/internet/wcms/publishing.nsf/Content/lifetime%20health%20cover-1.

For general information about government programmes and incentives contact the Department of Health and Aged Care on the above phone number or the Department's homepage: www.health.gov.au.

Tax File Number (TFN)

Anyone who is employed or is applying for Commonwealth benefits such as Youth Allowance is required to provide a Tax File Number for taxation purposes.

In the case of benefits, your Tax File Number must be lodged on your application for benefits. Students choosing the deferred payment option of HECS are also required to provide their Tax File Number on the Payment Options form.

If you do not have a Tax File Number, before applying for a social security benefit, you should obtain a TFN application form from the Australian Taxation Office or from any newsagency displaying the 'N' symbol. If you do not provide a Tax File Number within 28 days of lodging your application your benefit will be taxed at the highest rate.

Enrolling To Vote

It is compulsory for all Australian Citizens over the age of 18 years to enrol to vote with the Australian Electoral Commission. You may register with the Electoral Commission if you are 17 years of age. This is provisional enrolment but you are not allowed to vote until you are 18 years old. Electoral Enrolment forms are available from the Australian Electoral Commission, or from Peter Andren's electorate office.

Your Federal Member

This publication has been prepared by the office of Peter Andren MP. If you can't find what you are looking for in it or through the various sources to which it refers, please contact his office by writing to:

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