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## Have Your Say
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, 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 (02) 6361 7138 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

John Cobb MP
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The Australian Government announced its higher education reforms in the 2014–15 Budget. The Government’s reforms expand opportunities for Australian students and will provide additional financial support to over 80,000 more students each year by 2018.

Most of the reforms will take effect from 1 January 2016. Please visit www.education.gov.au for the most up to date information.

**Vocational Education and Training (VET)**

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

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

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

**Universities**

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

If you are considering going directly from school to university, it is important to fully explore university and course requirements. Look at prerequisite Year 11 and 12 subjects and the range of courses and campuses at which some courses are offered.

Some universities also run bridging and tertiary preparation courses that can help you build your skills in preparation for study or help you if you are unsure about what you might like to study.

It is possible to pursue university study by transferring from recognised VET studies or undertaking bridging 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 privately funded, non university higher education providers which offer a range of fee paying courses leading to a higher education award course. These private higher education providers have been approved by the Australian Government to offer FEE-HELP loans to eligible students.

Currently, only a few of these providers have been approved by the Australian Government to offer Commonwealth supported places. However, the Government’s reforms announced through the 2014-15 Budget will extend Commonwealth supported positions to approved private higher education providers from 1 January 2016.

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

**Open Universities Australia (OUA)**

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

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

For more information visit www.open.edu.au

**Apprenticeships and Traineeships**

An apprenticeship or traineeship is a great career path that kick starts your future with both a job and structured education and training.

It provides you with the opportunity to gain real world, hands-on experience while building important technical, business and service skills.

Anyone of working age can become an apprentice or trainee. You don’t need to have any entry qualifications and there are a variety of study options at different certificate levels.

An apprenticeship or traineeship is offered in more than 500 occupations across sectors, including building and construction, health care, agriculture, manufacturing, automotive, tourism, beauty, hospitality, mining and digital technologies.

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 Apprenticeships Centre on 13 38 73 or visit www.australianapprenticeships.gov.au
Employment

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

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.

When you are trying to get a job there are things you can do to make the process easier. You might want to:

• Spend some time developing your career portfolio;
• Consider the skills and attributes that employers are looking for;
• Learn more about the steps involved in looking for work;
• Get feedback on your résumé and job applications;
• Consider directly approaching employers to ask about opportunities;
• Practice your interview techniques;
• Follow up any applications you have circulated.

For more information on how to find the job for you visit www.youth.gov.au

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.becaustralia.org.au for one-on-one advice and help.

New Enterprise Incentive Scheme (NEIS)

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

For more information visit www.employment.gov.au/neis

Job Services Australia

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

If you are aged 15 to 20 and registered with Centrelink as unemployed and not in full-time employment, Job Services Australia can help you.

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

For more information about Job Services Australia visit www.employment.gov.au/job-services-australia-jsa

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
General Benefits

Department of Human Services (DHS)

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

Youth Allowance

Youth Allowance can assist you if you are a young person who is studying full-time, undertaking training or a full-time Australian Apprenticeship, 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 or undertaking approved activities;
- 18-24 years old and studying full time;
- 16 or 17 years old and have completed year 12 or equivalent, or undertaking full time study and need to live away from home in order to study, or are considered independent for Youth Allowance;
- 16 to 24 years old and undertaking a full-time Australian Apprenticeship.

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

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

Rent Assistance

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

You may be able to get Rent Assistance if you:

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

Low Income Health Care Card

If you are a student or Australian Apprentice and receive Youth Allowance, ABSTUDY or Austudy, you may be eligible for a Low Income Health Care Card. This card entitles you to get a prescription filled at a reduced cost as well as providing other concessions.

For more information about what benefits you might be eligible for, contact Centrelink on 132 490 or visit www.humanservices.gov.au/lic

ABSTUDY

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

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

For more information phone Centrelink ABSTUDY on 1800 132 317 or visit www.humanservices.gov.au
The Australian Government announced its higher education reforms in the 2014–15 Budget. The Government’s reforms expand opportunities for Australian students and will provide financial support to over 80,000 additional students each year by 2018. Most of the reforms will take effect from 1 January 2016. Please visit www.education.gov.au for the most up to date information.

Higher Education Loan Programme (HELP)

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

To help you with your student contribution amount, under the HELP scheme (previously known as HECS) the Australian Government will pay all or part of this amount to your university, while extending to you a HELP loan so you don’t have to pay upfront and can pay it back over time.

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

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

The Coalition announced in the 2014-15 Budget that from 1 January 2016, the Commonwealth will abolish all VET FEE-HELP and FEE-HELP loan fees which are currently imposed on some students undertaking higher education and vocational education and training.

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

Commonwealth Loans and Scholarships

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

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

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

Repaying your HELP Debts

All debts accrued under HELP are indexed each year on 1 June (currently by the Consumer Price Index). Repayment of HELP loans is income contingent. Students will start paying their HELP debts when their income reaches a minimum threshold of over $53,345 per annum.

Scholarships

A variety of scholarships and awards are available for students to gain financial help for their tertiary studies. The Government’s higher education reform package will create new Commonwealth Scholarships from 1 January 2016. Details will become available from universities and other higher education providers during 2015.

For more information visit www.studyassist.gov.au

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

Trade Support Loans

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

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

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

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

Only once you earn more than $53,345 will you start repaying the money through the tax system.

For more information contact an Australian Apprenticeships Centre in your region or visit www.australianapprenticeships.gov.au
Medicare Australia

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

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

How to obtain a Medicare Card

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

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

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

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

To enrol on your own Medicare Card, you can download a Medicare enrolment or transfer application form (if you are on your parents’ card) from the Medicare website or visit a Medicare Office. You will need to provide some form of identification (like a passport or birth certificate) and proof that you reside in Australia (like a bank account statement or employment contract).

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

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

Enrolling to Vote

Voting is both your right and your responsibility as an Australian. It is compulsory for all Australians 18 years and older to enrol and vote (although you can enrol when you turn 16, but not vote in elections). 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, visit www.aec.gov.au

Tax File Number

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

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

For more information contact the ATO on 13 28 61 or visit www.ato.gov.au
www.australianapprenticeships.gov.au
Learn more about Australian Apprenticeships and the benefits of combining practical work and training.

www.aec.gov.au
Everything you need to know about Australia's electoral system and voting.

www.enya.org.au
Promotes the active participation of young people in business.

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

www.graduatecareers.com.au
Employment and career opportunities for graduates.

www.humanservices.gov.au
For Medicare and Centrelink support services and programmes.

www.jobsearch.gov.au
Current labour market information including job prospects, employment rates and average incomes.

www.open.edu.au
A flexible way to study toward a university degree off campus.

www.training.gov.au
Links to vocational and technical education opportunities.

www.volunteeringaustralia.org
Provides information on a range of opportunities for volunteers.

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

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

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

www.myuniversity.gov.au
Provides students with information about Australian universities and other higher education providers, including courses offered throughout the country.

www.studyassist.gov.au
Provides information to students about assistance with higher education.

www.my.gov.au
A fast, simple way to access government online services including Centrelink and Medicare.
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Please return to:  John Cobb MP, PO Box 673, Orange NSW 2800  Email  john.cobb.mp@aph.gov.au