



# STUFF YOU SHOULD KNOW

A GUIDE TO GOVERNMENT SERVICES  
FOR YOUNG PEOPLE

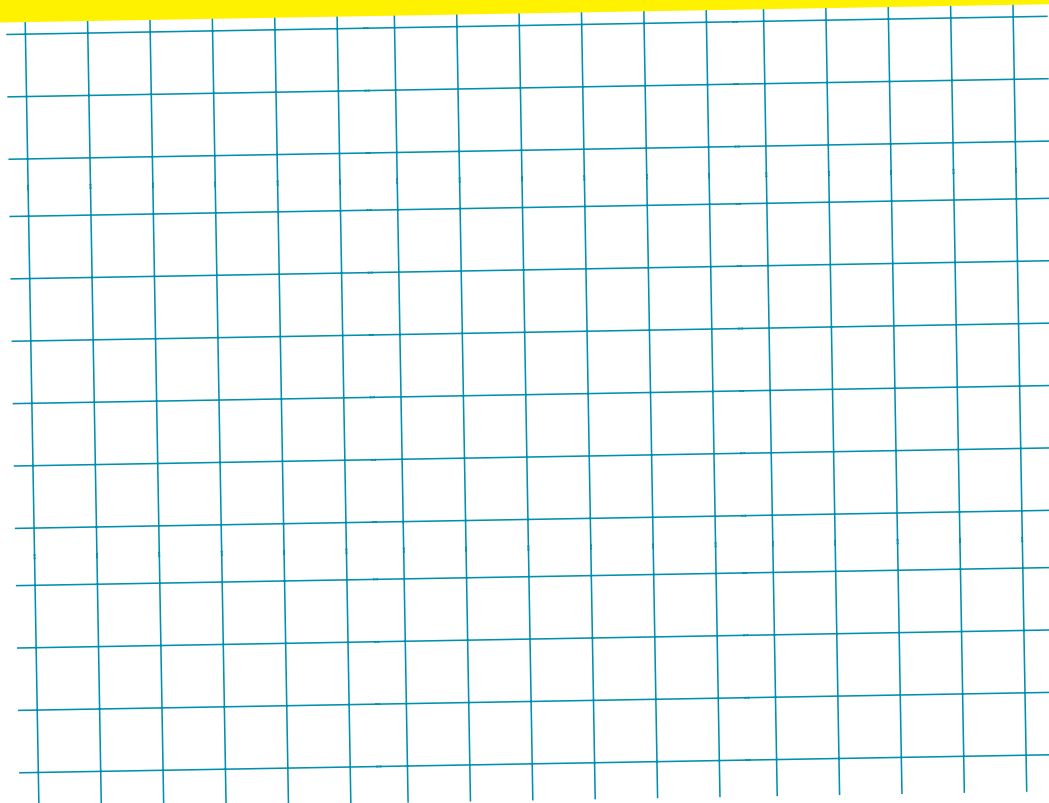




Authorised by Sharon Claydon MP, ALP Newcastle, 427 Hunter Street, Newcastle NSW 2300

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# MESSAGE FROM THE MINISTER FOR YOUTH

The Albanese Government believes that every young person should have access to the support and opportunities they need to achieve what they want in life, no matter what postcode they live in or what their background is.

This pack is designed to help guide you through the next stages - filled with information on the stuff you should know and how to access important government services.

While this pack may not answer all your questions, we hope that it can point you in the right direction and equip you with some of the tools you'll need to navigate this next stage of your life.

The Albanese Government, including your local member, will continue to work hard to ensure young people's views are represented.

We look forward to hearing from you and encourage you to reach out to your local member - to ensure your perspectives are heard and that you can contribute to the decisions that affect you.

The Albanese Government knows that a government that not only works for young

people, but also with them, will be far more effective – delivering a better future for all of us.

We hope that you find this pack helpful, and we wish you all the best as you begin this next stage of your lives.

Sincerely,

Dr Anne Aly  
Minister for Youth



# MESSAGE FROM SHARON CLAYDON MP

The Albanese Government is ensuring young people have more opportunities to shape Australia's future.

Our Fee-Free TAFE initiative is continuing to exceed targets, removing financial barriers so more Australians can learn new skills in areas where the economy needs them most.

We're funding practical placements for students studying teaching, nursing, midwifery and social work to ease the burden of placement poverty.

And we've overhauled the way HECS is calculated, wiping \$3 billion off student debt for 3 million Australians.

Whether you're planning to study at university, attend TAFE or take up an apprenticeship, I want you to be informed about the services available to you.

In this kit you'll find useful information about accessing HECS, fee-free TAFE and other study loans.

There's tips for writing a CV and cover letter, details on joining your union, and an explainer on how to access government services through the MyGov app.

Remember, if you face any difficulties accessing Federal Government services, my office is always available to help.

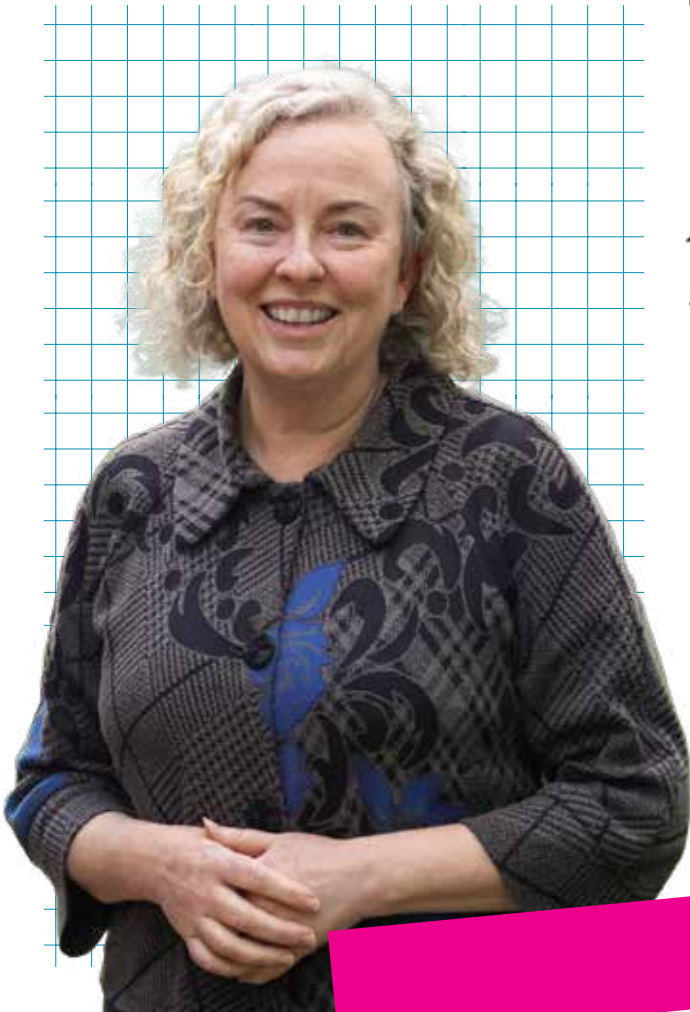
Please email [Sharon.Claydon.MP@aph.gov.au](mailto:Sharon.Claydon.MP@aph.gov.au) or call 02 4926 1555.

Kind regards,



Sharon Claydon MP

Federal Member for Newcastle



# YOUR IDENTITY

## PROVING YOUR IDENTITY

As you go through life, there will be lots of times when you'll need to show identification (ID) to prove who you are. This includes when you apply for government services like Centrelink or when you open a bank account.

Different forms of ID are worth a certain number of points. In many cases you will have to show 100 points of ID, but this will depend on the situation. You should check with the organisation first.

You can use several things to prove your identity including:

- Passport
- Birth certificate
- Driver's License
- Health care card
- Medicare card
- Visa (using your foreign passport)
- Citizenship Certificate
- ImmiCard
- Student card
- Vaccination and medical records
- Bank accounts
- Academic records or certificates
- Personal photos

Information about verifying your identity can be found at: [mygovid.gov.au/verifying-your-identity](https://mygovid.gov.au/verifying-your-identity)

## PASSPORTS

Getting a passport can be complex. You will need to ensure you have some relevant information to get you started.

To get your passport, go to [passports.gov.au](https://passports.gov.au)

## BIRTH

## CERTIFICATES

Getting a birth certificate can help prove your identity and is an important document to have.

You can request a birth certificate on the Births, Deaths and Marriages Registries of each state and territory.





# EDUCATION & TRAINING

## UNIVERSITY

### WHAT IS A COMMONWEALTH SUPPORTED (CSP) PLACE?

A Commonwealth supported place (CSP) is a place at a university or higher education provider where the government pays part of your fees. This part is a subsidy, not a loan, and you don't have to pay it back. This subsidy does not cover the entire cost of your study.

### WHAT IS HECS-HELP?

HECS-HELP assists eligible Commonwealth supported students to pay their student contribution amount with a loan. HECS- HELP stands for Higher Education Contribution Scheme (HECS) and Higher Education Loan Program (HELP).

HELP and VET Student Loans provide interest-free loans, but the outstanding amount is indexed annually in line with the Consumer Price Index (CPI) – *a measure of the average change overtime in the prices of goods and services*.

All HELP and VET Student Loan debts are managed by the Australian Tax Office (ATO). An individual commences repaying their loan debt when their taxable income reaches the repayment threshold.

### WHAT IS SA-HELP?

Your university or higher education provider can charge you a fee each year called the Student Services and Amenities fee (SSAF).

This fee is to cover things at your campus like early childhood education, food services, financial advice, sporting and recreational activities or employment and career advice.

SA-HELP is a loan available to you pay for all or part of your SSAF.

### WHAT IS FEE-HELP?

When you attend university or an approved higher education provider, you can get a FEE-HELP loan to pay all or part of your tuition fees.

### WHAT IF I WANT TO STUDY FOR A PERIOD OF TIME OVERSEAS?

OS-HELP is an Australian Government loan scheme that helps eligible students based in Australia and enrolled in a Commonwealth supported place (CSP) to undertake some of their study overseas.

OS-HELP loans can be used for a range of expenses, such as airfares, accommodation and other travel or study costs.

You will not be able to get an OS-HELP loan if you are undertaking your whole course outside of Australia or wanting to study at an overseas institution.

Visit [studyassist.gov.au](http://studyassist.gov.au) for more information on university education and training.



# VOCATIONAL EDUCATION AND TRAINING (VET) TAFE



## WHAT IS VOCATIONAL EDUCATION AND TRAINING

Vocational Education and Training (VET) provides specific practical skills to students to create a pathway to employment. A VET qualification can also provide a pathway to further studies, including higher education degrees.

Australia's VET courses and qualifications are designed by industry experts to ensure you are work-ready with the latest industry knowledge and skills.

VET is delivered in a number of ways – through schools, dual sector universities, TAFE institutes, private registered training organisations and community colleges.

A VET qualification or program can be a: Certificate I, II, III or IV; Diploma; Advanced Diploma; Apprenticeship; Traineeship; Graduate Certificate; or Graduate Diploma.

## FEE-FREE TAFE AND VET PLACES

Australia's VET sector is based on a partnership between the Australian and State and Territory Governments.

The Australian Government is delivering Fee-Free TAFE and VET places to help give Australians the skills they need to harness the careers and opportunities of the future.

Fee-Free TAFE and VET provide opportunities for school leavers to train in areas of demand while also helping to address skills shortages.

Priority courses include the care economy, trades and construction, digital and cyber security, new energy and advanced manufacturing.

Visit [www.yourcareer.gov.au](http://www.yourcareer.gov.au) for more information.



# AUSTRALIAN APPRENTICESHIPS

Australian Apprenticeships (sometimes referred to as traineeships) are available to anyone of working age. You don't need a secondary school certificate or other qualifications to be able to do an Australian Apprenticeship.

Australian Apprenticeships offer opportunities for you to train, study and earn an income at a variety of qualification levels in many occupations (retail, hospitality, childcare etc.) as well as in traditional trades (construction, electrical, mechanical etc.)

As an Apprentice you can combine working with training, and can be either full-time, part time or school-based. When you finish your Australian Apprenticeship, you'll have a nationally recognised qualification.

For more information, visit [australianapprenticeships.gov.au](http://australianapprenticeships.gov.au) or call 13 38 73.

## WHAT ARE VET STUDENT LOANS?

The VET Student Loans (VSL) program assists eligible students to pay tuition fees for approved higher-level (diploma and above) VET courses, when studying at VET Student Loans approved course providers.

The program is designed to provide financial support to students undertaking higher level training in courses that address workplace and industry needs, creating better opportunities for employment.

Check your eligibility and find out how to apply for a VET Student Loan by visiting [dewr.gov.au/vet-student-loans](http://dewr.gov.au/vet-student-loans)

You can search for VET Student Loans approved courses and providers by visiting [myskills.gov.au](http://myskills.gov.au)

# EMPLOYMENT


## HOW DO YOU WRITE A RESUME?

A resume or curriculum vitae (cv) is needed to apply for a job- whether its part-time or full time. Your resume should set out any information that an employer would want to know about your skills, training and experience.

## WHAT IS A COVER LETTER?

A cover letter serves as an introduction to your CV. Its main role is to introduce yourself to the employer and encourage them to read your CV. Your cover letter should outline your qualifications, experience, and positive work traits that are relevant to the job you are applying for.

Head to **[workforce.australia.gov.au](http://workforce.australia.gov.au)** and check out the Coaching and Support section for learning modules and resume cover letter templates and explainers.



## WHAT IS A UNION?

**Unions play an important role in the workplace.**

Some of the key roles include being able to resolve workplace issues by being a voice for employees and acting as a bargaining representative during bargaining negotiations.

Other key features of unions include:

- working with management to help resolve workplace issues
- being an advocate for employees
- ensuring employers are meeting their minimum obligations
- looking into suspected breaches of:
  - workplace laws
  - discrimination laws
  - workplace safety laws.

## WHAT ARE YOUR RIGHTS AT WORK?

It is important to know your rights at work including leave, workplace bullying and discrimination to ending employment. The Australian Unions Support centre is a great place to start and has information around the sources of employment rights, such as National Employment Standards, modern awards, enterprise agreements and types of employment.

## HOW DO I JOIN MY UNION?

Go to **[australianunions.org.au](http://australianunions.org.au)**



# MY GOV INFORMATION



## WHAT IS MYGOV?

myGov is a simple and secure way to access government services online and all in one place.

When you create a myGov account you can link to Centrelink, Medicare, ATO, and a range of other government services.

With a myGov account, you can:

- get messages sent to your secure myGov Inbox
- update your personal details
- be confident your personal information is secure
- access your online accounts overseas
- link to other government services

### MYGOV APP

The myGov app makes using myGov simpler and easier.

With the myGov app its:

- simpler to sign in to myGov
- easier to view and manage your Inbox messages
- quicker to access linked services.

There's also a new digital wallet that helps strengthen the security of your government digital cards and certificates.

You need a myGov account to set up the app.

If you don't have a myGov account, go to [mygov.au](https://mygov.au) to create one.



### MYGOV ACCOUNT ALLOWS YOU TO LINK A RANGE OF GOVERNMENT SERVICES TO YOUR ACCOUNT ONLINE SUCH AS:

- Australian Taxation Office
- Centrelink
- Child Support
- Department of Health Applications Portal
- Department of Veterans' Affairs
- HousingVic Online Services
- Individual Healthcare Identifiers service
- Medicare
- My Aged Care
- My Health Record
- National Cancer Screening Register
- National Disability Insurance Scheme
- National Redress Scheme
- State Revenue Office Victoria
- Workforce Australia



# TAX & SUPER

## WHY DO WE PAY TAX?

The Australian Taxation Office (ATO) collects taxes for the Australian Government. The taxes we all pay fund community services such as:

- health care
- education
- emergency services
- roads and train lines
- the Australian Defence Force
- welfare and disaster relief.

Having the services, we all value depends on everyone paying the right amount of tax.

## WHEN DO I NEED TO LODGE A TAX RETURN?

When you have tax taken out of your pay during the year or earn over \$18,200 during the income year, you need to lodge a tax return.

For more information on How to Pay Tax visit the ATO website.

## WHAT IS A TAX FILE NUMBER?

**Tax File Number (TFN)** Your tax file number (TFN) is your personal reference number in the tax and superannuation systems.

Your TFN is an important part of your tax and superannuation records as well as your identity, so keep it secure. Your TFN is yours for life. You keep the same TFN even if you change your name, change jobs, move interstate, or go overseas.

You can apply for a TFN and find more information at [ato.gov.au](https://ato.gov.au)

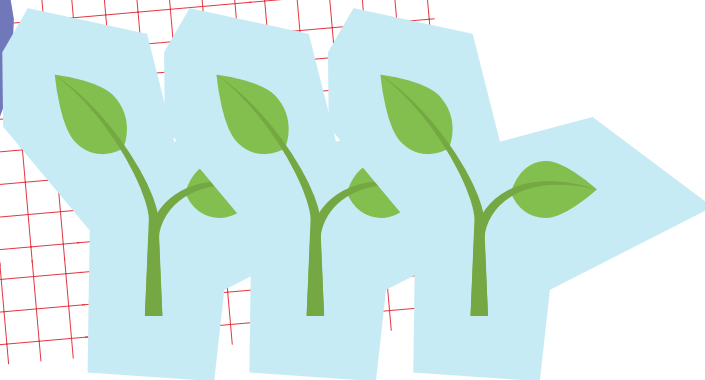
## I THINK I HAVE A TAX FILE NUMBER, BUT I HAVE LOST IT, WHAT DO I DO?

If you already have a TFN and don't remember the number, you can find it online in ATO online services via your myGov account.

If you don't have a myGov account, you can usually find your TFN on:

- your income tax notice of assessment, if you have lodged a tax return
- letters you have received from us, such as a statement of account
- a payment summary or income statement (provided by your employer)
- your superannuation account statement.

If you still can't find your TFN after checking these options, phone the ATO on 13 28 61.



## WHAT IS A SUPERANNUATION FUND?

Superannuation is money set aside during your working life for when you retire. Super is a long-term investment which grows over time.

Superannuation begins when you start work and your employer starts paying a portion of your salary or wages into your superannuation for you.

The earlier you learn about what you are entitled to, what your employer needs to pay, and limits that apply, the better off you will be when you retire.

Most people can choose the fund their super goes into. You can do so by using a Superannuation standard choice form when you start a new job. You should discuss your eligibility to choose a fund and this form with your employer.

### WHAT IF I ALREADY HAVE A SUPERFUND FROM A PREVIOUS PART-TIME JOB?

In 2021, 'stapling' legislation passed, which requires employers to make super guarantee contributions to their new employee's existing super fund unless otherwise instructed.

The employee can still choose to join the employers default fund or another eligible fund.

### WHAT HAPPENS WHEN I HAVE MORE THAN ONE SUPERFUND?

To protect superfund members from fee erosion, the ATO will proactively consolidate inactive low-balance accounts into your active super account on your behalf where multiple accounts are operating.

## CENTRELINK

Potential payments you could be eligible for include:

### EDUCATION

Find out more about payments you can get when training or studying at university or TAFE by going to [servicesaustralia.gov.au/education](https://servicesaustralia.gov.au/education)

### HOUSING

Find out more information about Rent Assistance and if you are eligible by going to [servicesaustralia.gov.au/rent-assistance](https://servicesaustralia.gov.au/rent-assistance)

### WHERE CAN I FIND OUT WHAT PAYMENTS AND SERVICES, I AM ELIGIBLE FOR?

If you're unsure about the payments and services you may be eligible for check out the online tool at [centrelink.gov.au](https://centrelink.gov.au).



# HEALTH AND WELLBEING

## MEDICARE

### WHAT IS MEDICARE?

Medicare is Australia's universal healthcare system. It helps Australians with the cost of their health care by providing access to a wide range of health and public hospital services at low or no cost.

You will need your Medicare card when you see any health professional, like a doctor or a specialist, visit a public hospital, or to get prescription medicine from the chemist.

If you're on your parent's Medicare card, you're already enrolled. This means you don't need to re-enrol. When you're 15 years old, you can get your own Medicare card.

### HOW DO I APPLY FOR A MEDICARE CARD?

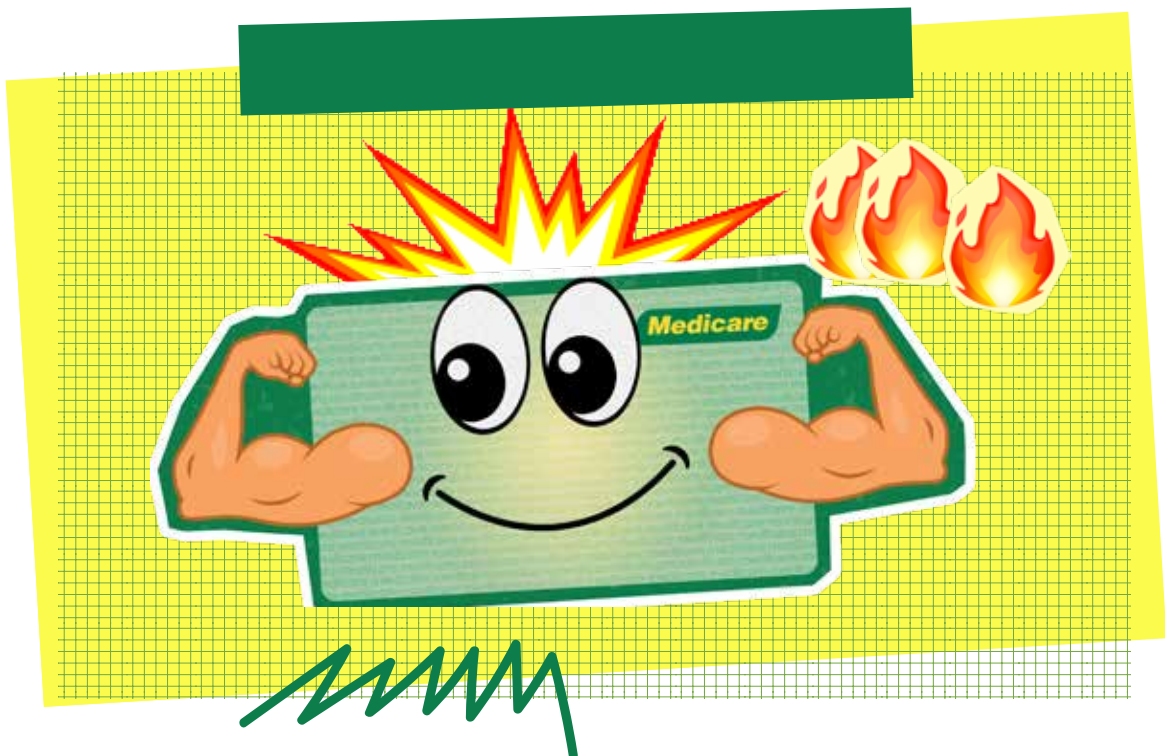
You can apply for a Medicare card by completing an application form at your local Medicare office, or online.

### HEALTH CARE CARD

If you receive a Centrelink benefit such as Youth Allowance, you may qualify for a Health Care Card. This entitles you to cheaper medicines, doctors, dentists, and optometrist appointments, and even some assistance on your energy bills if you receive an eligible payment from Services Australia.

For more information about Medicare coverage, applying for a Medicare or Health Care Card, visit:

**[servicesaustralia.gov.au/medicare](https://servicesaustralia.gov.au/medicare)**  
or call 13 20 11





## MENTAL HEALTH

### WHAT CAN I DO IF I AM STRUGGLING WITH MY MENTAL HEALTH?

We all experience challenges with our mental health and wellbeing from time to time and we can't deal with these on our own. That's why it's important to seek support and help.

As a first step, seek online or phone support, or talk to your doctor.

**Head to Health** provides information, advice, and links to free or low-cost phone and online mental health services to help you or someone you know.

You can also access Head to Health centres, which are a safe and welcoming space to talk to someone if you, or someone you care about, are in distress, or need help finding the right mental health support to meet your needs.

You can access Head to Health centres by calling 1800 595 212 and asking for support, or by visiting your nearest centre – whatever you feel most comfortable with. Support through Head to Health centres is free. No appointment or GP referral is required.

The Better Access initiative provides Medicare rebates for support and treatment for people with mild to moderate mental health conditions.

Talk to your GP about whether treatment under Better Access is suitable for your needs.

People living in rural and remote areas, where mental health services can be harder to access, particularly benefit from being able to access video consultations.

You can use the find a health service tool and telehealth services at [healthdirect.gov.au](https://healthdirect.gov.au)

You can also find out more about Medicare services for people living in rural and remote Australia by at [servicesaustralia.gov.au](https://servicesaustralia.gov.au)



## ORGANISATIONS THAT CAN SUPPORT YOUR MENTAL HEALTH



**1800 650 890**  
**[headspace.org.au](https://headspace.org.au)**

**Headspace** supports young people with their mental health, physical health (including sexual health), alcohol and other drug services, as well as work and study support.

With a focus on early intervention, they work with young people to provide support at a crucial time in their lives – to help get them back on track and strengthen their ability to manage their mental health in the future.

You can find your local Headspace centre or chat privately with their professional counsellors over the phone or via webchat, seven days a week between 9am – 1am (AEDT) by going to **[headspace.org.au](https://headspace.org.au)**

*Note - eheadspace is not an emergency service so if you're in an emergency or need immediate assistance, contact mental health services, go to your local emergency department or call emergency services on 000.*



**131 114**  
**[lifeline.org.au](https://lifeline.org.au)**

**Lifeline** is a 24-hour telephone counselling service for young people and adults.

**1800 551 800**  
**[kidshelpline.com.au](https://kidshelpline.com.au)**

**Kids Help Line** provides information and counselling for children and young people aged 5-25 years.



**(03) 9810 6100**  
**[beyondblue.org.au](https://beyondblue.org.au)**

Beyond Blue provides a variety of services for those seeking support. You can connect with their online peer support community, chat to a counsellor through the Beyond Blue Support Service, webchat and email. You can also talk to a mental health coach through the NewAccess program or find a mental health professional to access the best support for you.

# PARTICIPATING IN OUR DEMOCRACY

## WHY DO I HAVE TO VOTE?

Voting – it's a part of turning 18. It's also your chance to have a say on who runs our country and who represents you in our Parliament! Voting in Australia is compulsory by law for all eligible Australian citizens. You risk getting a fine if you don't vote in your national, state or territory elections.

To cast your vote, you'll need to be enrolled with the Australian Electoral Commission.

If you are 16 or 17 years old, you can enrol now so once you turn 18, you will be able to vote.

### WHEN DO I HAVE TO VOTE?

All eligible Australian citizens are required to enrol and vote in federal elections, by-elections, and referendums.

### DO I HAVE TO CHANGE MY ENROLMENT IF I MOVE ADDRESSES OR STATES?

When you move house, or if you change your name, you must update your details on the electoral roll.

You can also update or correct other personal details such as mobile number or email.

Go to [aec.gov.au](http://aec.gov.au) to enrol, update your details, or find out more information.











Labor

