

IT'S ALL ABOUT YOU(th)



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The fine print

Even though we have checked everything in this booklet, you shouldn't rely on the contents without making your own enquires or getting advice from a qualified person or both regarding your particular circumstances.

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Balancing the Books

Need to get some balance between the books and life? School and work? Family and friends?

When you are juggling several things at once it's important to take some time out for you, to slow down, chill out and just relax.

Too busy to even think about it? Even five minutes is enough to help you wind down. Just catching up with a friend can help you get your mind off things and help you get some perspective. Exercise is great for a break as well or even just a walk around the block.

Some good things to do when you want to chill are:

- ▶ Lock yourself in your room and grab some sleep
- ▶ Listen to your favourite CD
- ▶ Catch up with your friends on email
- ▶ Grab your skateboard and get some air
- ▶ Catch up on a video you missed at the movies.



Interesting Money Facts

The first coins in the Western world were created nearly 2,700 years ago (700 B.C.) by the Lydian people of Turkey.

Coins are considered "commodity money" because unlike paper money they have a value of their own – they are made from valuable metals. Paper money is called "representative money" because it has no actual value, but represents value because it can be exchanged for a commodity (goods or services).

The Chinese were the first to use paper money. The first paper money, which was as big as a sheet of notebook paper, was created during the T'ang Dynasty – between 618 and 907 A.D.



Saving

You're never too young to start saving for the future. You are your future, the more you invest in yourself now, the better your future will be.

Saving gets you where you want to go, and helps you reach your goals.

Saving is all about watching where your money goes and the best way to keep track of it all is to do a budget.

A budget lets you see what income you have (from all your sources – pocket money, part time job) and what you are spending your money on (expenses). It is important to look over your budget every now and then, because things change – your parents increase your pocket money, your boss cuts back your hours at work, or your mobile phone bill is more than you expected.

Try filling out the budget worksheet for a month (don't forget to photocopy it first) and see where you are spending your money, you might be surprised with the results.

At the beginning of each pay day, subtract your expenses for the previous month from your income and see if you are in debit or credit. If you are in

credit, that's fantastic, try and put this extra money into your savings account. If on the other hand you are in debit, then you have some work to do. You need to look at what you are buying and work out where you can cut back. The first things to get cut should be your wants (we will discuss wants and needs further on in the booklet). Whatever you do, don't cut back on your savings.

Setting Financial Goals

Any successful savings plan needs to have a series of goals, not only to give you an idea of how much to save each pay day, but also to help you stay focused on the end result.

When you are setting your goals make sure they are real. If they are out of control or too wild you'll find that you won't stick to your savings plan, because you know that you'll never get there.



Break your goals down into two categories – “short term goals” and “long term goals”. An example of a short term goal, might be to buy a new DVD or playstation game, and a longer term goal to save enough money for a deposit on a car when you turn 18.

You should aim to save 10% of your income each pay day – put 5% toward your short term goals and 5% toward your long term goals.

Needs and Wants

This is one area that you need to be clear on, knowing the difference between a “need” and a “want”. If you understand the difference, it will make saving a lot easier.

Needs are the things you must have to live, like food, clothing, and shelter.

Wants on the other hand are luxury items, you can live without them, but having them will improve the quality and enjoyment of your life (designer label clothes, eating out, music, CDs, DVDs, new car etc).

Try creating your own personal checklist. Divide your list into two columns – in column one list the things that you really need and in column two list all of your wants. Once you have crossed off all of your needs, then you can start saving for your wants.

Goals worksheet

Short Term Goals

eg. Save spending money for school trip in December.

Long Term Goals

eg. Save deposit for my first car by July 2005.





Budget worksheet

INCOME		MONEY COMING IN	
- pocket money	\$		
- part time job	\$		
- odd jobs	\$		
- grandparents	\$		
TOTAL INCOME	\$		
EXPENSES		MONEY GOING OUT	
- savings		\$	
- parties		\$	
- clothes		\$	
- travel (bus, train fares)		\$	
- girlfriend/boyfriend		\$	
- magazines & books		\$	
- take away food		\$	
- videos & cd's		\$	
- PS2, Xbox, Nintendo games		\$	
- donations to charities		\$	
- mobile phone		\$	
- car (petrol, insurance)		\$	
- movies		\$	
- sports		\$	
- concerts		\$	
- presents		\$	
- school expenses		\$	
TOTAL EXPENSES		\$	
Total income	\$		
Total expenses		\$	
To work out whether you are in debit or credit each pay day, subtract your total expenses from your total income, if the number is positive then great, if the number is negative, you need to look seriously at cutting back on some of your unnecessary expenses.			\$

Budgeting Hint

Lay-bys – buy a little at a time

So, you have to get your hands on the latest DVD or PS2? You haven't won the lottery and your parents won't lend you the cash, so that could be a problem! Well, maybe not. Why not try lay-by?

How does lay-by work?

Find a store that sells the item you are after then agree on the purchase price with the retailer and tell them you would like to put the item on lay-by (ask to see a copy of the

terms and conditions that may apply and be sure to read these thoroughly before you commit). The retailer will request a small deposit up front (up to 20% of the total purchase price) and then regular repayments over the next 3 or 4 months until the item is fully paid for. Once you have made the final payment, you can take the item home.

One thing to be wary of – if you should cancel your lay-by for any reason, you may lose your deposit.





The Magic of Compound Interest

It pays to have your regular savings deposited into a savings account and not under your mattress. Your mattress doesn't pay interest on your money but it does give you easy access which means you are more likely to spend it rather than save it.

As the balance in your savings account grows, say to around \$500, you should consider moving your money to a fixed term deposit.

A fixed term deposit is a special type of savings account that pays a higher rate of interest compared to a regular savings account. As the name suggests, you must

agree to leave your money in the term deposit for a fixed term, this can be for 3 months, 6 months, 12 months or more. At the end of the agreed time period the interest you have earned on your money will be credited to your account.

Most savings accounts pay very little interest, but a fixed term deposit on the other hand offers you a much more attractive rate of interest, it can be anywhere between 4% and 7% per annum depending on the state of the economy and the amount invested.

To make the most of your term deposit, you need to keep reinvesting your interest, back into your term deposit, this way you will be earning interest on your interest.

Take a look at this simple example, and you can see the benefits of reinvesting and compound interest.

Invest	Interest Rate	Term	Balance
\$500	5 %	12 months	\$525
\$525	5 %	12 months	\$551.25
\$551.25	5 %	12 months	\$578.81

Motivation & Determination

1. Once you get your head around the idea of saving, it's not as hard as it sounds. All you need is the motivation to start and the determination to stick with it.
2. Think years, not weeks or months. Keep focused on the things you will be able to afford if you save.
3. Prepare a budget and review it regularly.
4. Put a fixed percentage of your pay (think 10% as a minimum) away each pay day.
5. Put your money out of reach, somewhere you can't get your hands on it easily.

Savings Tip

Need to save some extra cash? Why not try saving gold coins? You will be surprised at how quickly these \$1 and \$2 pieces can add up to quite a sizeable collection.

Talk to your family and friends about doing odd jobs around the house in exchange for one or two gold coins. Washing the car, helping with the cleaning, cooking or laundry – all little things that will not only get you in the good books, but may help to increase your savings.

So get yourself a cool or colourful money box, old coffee jar or recycled tin and start saving.



It pays to start saving early, so talk to your credit union about setting up a savings account that will help you make the most of your money. If you think you might need a loan to help purchase the car of your dreams, then establishing a savings pattern is very important. Making regular deposits into your credit union account shows us that you are committed to your 'new' car and repaying your loan.

As well as the initial cost price of your new wheels, there are a few other expenses that you need to keep in mind that may sneak up on you.

Registration – A compulsory annual fee payable to the State Government. Amount varies from state to state but allow between \$300 and \$500.

Insurance – A premium you pay to an insurance provider so that they will cover the cost of any damage should your car be involved in an accident. There are different levels of insurance so talk to your credit union or your insurance company to discuss what will suit your needs.

Car Maintenance – This is often something we put off until later, but having your car regularly serviced is crucial to making sure it is not only safe but also in good working order.

Petrol – Unfortunately your car won't make it up the street without it. You should shop around to make sure you don't pay more than you have to per litre. Generally, petrol is more expensive on a Friday, Saturday and Sunday and cheaper on Monday and Tuesday.

Auto Clubs – RACV, NRMA, RACQ – Imagine breaking down in a dark street on your way home one night. That's where these guys come in handy. Well worth the money too at around 50 bucks a year to keep you out of trouble.

Added extras – CD players, seat covers, a street directory, sun shades are all important items for the new car owner, but they do cost money. So think about what you might need in addition to the cost of the car and add that on to the price you want to pay. No point having a car if you are too broke to go anywhere!

You think your parents are crowding your space, your little brother is always into your stuff, not to mention your room and all you can think of is moving out and getting a place of your own – no rules, no parents, no little brother – total freedom!

Well before you pack your suitcase, you need to consider a few things. It might be great to have your freedom, but living away from home doesn't come cheap. For starters you have to decide whether you will live alone or share with someone else, then there is the bond (usually 1 months rent in advance), rent (payable 1 month in advance), electricity, gas, water, telephone all before you have even thought about buying food!

Then there's furniture. You might have your own bed, TV and DVD, but what about fridge, lounge, microwave, washing machine or dryer?

If you are still at school you also need to think about how you are going to juggle studying with shopping, cooking and cleaning.

Staying at home does have its advantages. Most of us aren't expected to help out with bills, so there is plenty of opportunity to save as much money as possible, so when the right time to move out comes along, we can afford to do it and do it right.

You are legally under the guardianship of your parents until you turn 18, but there is no law which says that you have to be

a certain age before you can leave home. In most states and territories, if you are over 16 and can show that you are able to support yourself financially and can find a safe place to live, you can leave home.

Signing a Lease Agreement

Finding a place to live may be difficult when you leave home, particularly if you are under 18. If you are going to rent a flat or house then you usually have to sign a lease (also called a tenancy agreement). A lease is a written legal agreement (contract) between you – the person who rents the house or flat (the tenant), and the person who owns it (the landlord). The landlord is usually represented by a real estate agent. Most leases will be for a minimum of six months, but twelve months are the standard.

If you are under 18 and you sign a lease you will usually be bound by the lease. This means that the landlord can keep your bond if you don't pay the rent or if you damage the place in any way.

However, a court may decide that you are not bound by the lease if the landlord has taken unfair advantage of your age, you did not understand the lease when you signed it or the terms of the lease are unfair.

It is important to read the lease carefully before you sign it and get advice either from your parents or a lawyer if you do not understand any of the terms of the lease.



You may need to be over 18 and have a decent job to get access to a credit card, but that doesn't mean you shouldn't understand how they work.

A credit card is basically a small loan. It lets you buy things without actually having the cash in your pocket. The amount of money you can spend on your credit card depends on the limit (size of the loan) that has been set by the place issuing the card (ie. your credit union).

But, you can't go spending someone else's money forever without them wanting it back. The issuer of your card will send you

a monthly statement which will list all your transactions (purchases), the amount of interest payable (if any), your available balance (money you can still spend), the outstanding balance (how much you owe) and the due date (when the money must be paid by).

With most credit cards, you can either choose to pay all of the outstanding balance or the minimum payment. It is preferable to pay all of the outstanding balance, that way you won't get into debt.

After high school if you are looking to further your education you basically have 3 choices :

1. University
2. TAFE
3. Apprenticeship

What you want to do with your future will determine which one of these 3 options you choose. If you want to be a trades person then an apprenticeship is the way to go. If you want to be a professional then a university course is the only place for you, while TAFE courses offer a range of certificate courses and advanced diplomas for more vocational training.

University

Australian universities offer a range of undergraduate and graduate degrees and diplomas in a wide variety of subject areas, for example:

- ▶ art & humanities
- ▶ business & economics
- ▶ education
- ▶ engineering
- ▶ information technology
- ▶ law
- ▶ medicine & health sciences
- ▶ pharmacy & science

Unless you are a mature age student (usually over 25), you will need to meet the necessary criteria to gain entry into your chosen course.

Most universities hold annual open days. This gives you a chance to see the university, meet with academic staff, talk to students and generally get a feel for uni life.

University courses also attract HECS (higher education contribution scheme) fees. The rate of HECS varies with each course (anywhere between \$3,000 and \$8,000), so be sure to check with the university first. You can elect to pay your HECS fees at the start of each semester (you will get a 25% discount for paying up front) or defer them until the end of your course and when you get a job.

You will also need to think about the cost of books, student union fees, stationery and any number of other incidentals.

TAFE

TAFE courses range in length from a few weeks to several years depending on the course you choose eg. weekend course in ceramics, advanced diploma in business, diploma of business, certificate in sales and marketing.

Qualifications at TAFE do not attract HECS fees, but there will be a fee for each subject, which is payable at the start of the course. As with university, you will need to think about the cost of books, stationery etc.



Apprenticeships

Apprenticeships combine learning with working and are usually trade orientated eg. plumbing, building, gardening etc.

While working on the job you will also spend a number of days a month attending lectures and studying. At the end of your apprenticeship (usually around 3 years) you will be fully qualified in your chosen profession.

Youth Allowance

To be eligible for the Federal Governments Youth Allowance you must meet certain criteria:

- ▶ full time student aged 16 to 24
- ▶ aged up to 21 and looking for full time work
- ▶ aged up to 21 and combining part time work with part time job search
- ▶ aged up to 21 and doing an approved activity
- ▶ aged up to 21 and too ill to look for work or study
- ▶ aged 15 and have reached school leaving age and be considered independent
- ▶ be an Australian citizen
- ▶ usually live in Australia

- ▶ have lived in Australia for at least 2 years
- ▶ if you were born overseas, you must have been living in Australia for at least 2 years or you or your parents need to hold a refugee or humanitarian visa

If you are under 18 and haven't completed year 12 or equivalent, you may not get Youth Allowance unless you are in full time education or training at school, a TAFE or another approved organization.

If you have a medical condition, are homeless or unable to find a place to study or a training course, you may be eligible to get Youth Allowance, but you may have to do some other approved activities.

For more information contact Centrelink or other relative authorities in your state.



Thinking of buying a new computer? Before you go shopping make sure you understand what you need and what you can afford.

Techno jargon

CD-R	A CD on which you can record on to once.
CD-R/W	A CD on which you can record many times (re-writable).
CPU	Central Processing Unit – the brains of your computer. CPU speed is measured in hertz (MHz or GHz). The larger the number of hertz, the faster your computer will go.
RAM	Random Access Memory – memory used for running programs. Measured in mega bytes (MB), again the more the merrier.
USB	Universal Serial Bus – a connection that supports data transfer at rates much higher than the conventional serial port.
BUS	The highway on which data travels within your computer.

Identify your needs

What sort of things do you want to do with your new computer? You should think about your future needs as well. Do you need to be able to take your computer with you, if so, then you might need a laptop. Do you need a large monitor or just the standard? What about a modem? (an essential for emailing or surfing the net). Don't forget about software (especially anti virus software). Also important is the computer's speed, memory capacity, and you'll need

enough RAM to operate your chosen software. Having sufficient hard disk space to store your information is also a good idea.

How much can you afford?

Because you have saved so hard to make this purchase, stick to your budget and only buy what you can afford. If your computer needs are greater than your budget, then hold off buying until you have saved some more cash. You shouldn't have to compromise your budget or your needs.



Choosing a retailer

As with anything you buy, using an authorised dealer and buying a well known or respected brand should ensure you don't get ripped off. Before you buy, read this checklist, it may help you avoid some problems.

1. Shop around and compare prices.
2. Ask the retailer for a written quote, which you can then use to compare prices from other retailers. Make sure the quote contains all the things you need.
3. Ask the retailer to specify versions of software on offer, this too can vary between 'deals' and retailers.
4. Get everything in writing, especially the terms of the sale.
5. Ask the retailer about their return policy, and get it in writing.
6. Find out about back up service and support.
7. Ask whether the retailer will help you set up your new system.
8. Don't sign anything until you are completely satisfied that the computer is the one you want. It's a good idea to run it by someone else as well, just in case you've missed something.
9. Never buy a computer (new or second hand) that doesn't come with a written warranty.

Warranties

The quality of the warranty given with your new computer can be an important selling point in case things go wrong. When discussing the warranty with the retailer find out as much as you can about what is contained in the warranty, eg. will repairs be carried out at your home or will the computer be sent back to the factory? Does the warranty include labour, freight and parts? Is software support included as part of the warranty?

Software

Which type of software you need depends on how you intend to use your computer. Typical home use software would include things like – operating system (absolutely essential), word processor, spreadsheet, email, internet browser, graphics software, personal organiser/scheduler.

With any software you buy, it is essential that you obtain a legal copy that you are licensed to install and use, otherwise you could be in breach of copyright and could face substantial fines. Make sure you get the original disks/CD's even if the software comes pre-installed on your computer. Most software will come with a printed software licence, you should keep this in a safe place.





The Internet

The internet is a world wide network of computers all linked by telephone lines and various types of cable. When you connect your computer to the internet your computer becomes part of the network. Through your connection to the world wide web you can swap files with other computers, these usually take the form of emails, pictures, software and information.

To facilitate the efficient transfer of information from one computer to another Internet Service Providers (ISP) were established.

Internet Service Providers (ISP)

Before ISPs became common place, if you wanted to download a file from another computer you had to make a direct connection with the other computer via modem – not a very practical solution when websites can be from any country, all over the world. An ISP provides you with access to a local computer (server) so that you can connect to the various websites around the world, all for the cost of a local call (see note on POP).

How they work

Your ISP keeps a list of electronic addresses for computers all over the world, so when you type an address into your web browser the computer at your ISP compares it to the

list. If the address belongs to a computer on the list it makes a connection. If it doesn't your ISP's computer connects to a server which is as close as possible to the one you are looking for and checks its list. It keeps checking on computers until it finds the one you are after.

Your ISP also handles your email for you by acting like a post office and forwards your email onto the right country/organization/computer. When there are incoming emails for you, your ISP will store them in your mailbox until you log on.

Choosing an ISP

When shopping around for an ISP look for one that is a member of the Telecommunications Industry Ombudsman's Office, that way if you should need to make a complaint there will be someone who can help you.

It is important to do thorough research before signing with an ISP. Price shouldn't be the only factor you use to decide which company to go with.

Ask your friends and family members who are already connected to the Internet for their recommendations, or if they have any tips or hints for you.

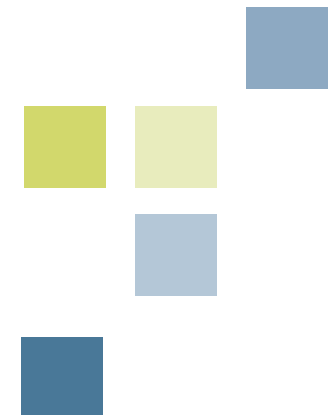
If possible you should try to pay by the month, this way if you're not happy with the service provided or if you decide you

no longer want to use the Net, you can cancel your subscription without incurring huge costs.

Things to check

Before you sign, there are a few questions you should ask your prospective service provider :

- ▶ Will all the necessary software be provided to make the connection? (Most companies offer this without additional charge).
- ▶ Do they have a POP in your area? POP stands for point of presence – where the ISP houses its equipment. Most ISP's will have a number of POP's located in different geographical areas. If they do then the call cost will be only local, but if not you could be up for STD charges.
- ▶ What is the connection speed? If you have an older low speed modem, will it be compatible?
- ▶ If things go wrong, is technical support provided? If so, does it cost extra?
- ▶ Are there peak times when connection may be difficult?
- ▶ How much space are you allowed to develop your own homepage? Does it cost extra?
- ▶ What are their download limits? How can you monitor your own?
- ▶ How much will it cost? Remember to ask about set-up fees and volume charges.



Mobile phones have revolutionised our lives. To be able to contact someone anywhere at anytime is quite amazing.

So you think you need a mobile?

Before you commit yourself to a contract and service provider, think carefully about whether or not you actually need a mobile phone, remember we talked about the needs and wants thing before? A mobile not only brings convenience, but it also brings bills.

If after careful consideration, you decide you do need a mobile, then you need to weigh up all the options available to you. The best way to do this is to collect information from all the service providers, either via their website or by visiting their shops, then sit down and analyse each one. Look at the features and benefits of each then narrow it down to one or two, talk it over with your friends and family, and find out any good or bad stories they might have.

Terms to know

SIM Card	Subscriber Identity Module enables your handset to work in a particular mobile phone company's network.
Access Fee	A flat monthly fee paid by you for access to the network. The fee is designed to cover service and equipment charges provided by the network.
Access Period	The length of time you (the customer) has access to the network, usually under a signed contract.
Billing Increment	This is how your service provider rounds your call durations (for billing purposes). If your provider charges you per 30 seconds and you make a 31 second call you will be billed for 1 minute. If you are on a per second billing and make a 31 second call, you will be billed for 31 seconds.
Billing Rates	This is the rate per minute, can also be per second or per 30 seconds that your call will be charged at. Usually, the higher your monthly access fee the cheaper your billing rate will be.
Carrier	A telecommunications company that owns a network on which your calls are carried eg. Telstra, Optus.
Connection Fee	A once off flat fee to have your mobile phone service set up.
Contract Cancellation Fee	Can also be called a termination fee. A penalty imposed on you if you decide to cancel your contract before the expiry date (see contract term).
Contract Term	The length of time to which you have agreed to remain connected to a particular network.
Flagfall	Call connection fee charged on all calls that are answered. eg by person or message bank.

Pre-paid Mobiles

One of the main benefits of a pre-paid mobile is that you pay in advance, so there are no monthly bills and no surprises.

Pre-paid mobiles have no contracts and no monthly access fees, so you only pay for the calls and text messages you make.





What if you can't pay your bill?

If you have a mobile phone bill and you will not be able to pay any or all of it you should immediately:

- ▶ Check that you are responsible for the debt. Read the contract you have with the service provider. Do not pay any money towards a debt you do not believe you owe without getting legal advice first.
- ▶ If you are under 18 and you have signed a contract with a mobile phone service provider get advice before you do anything else.
- ▶ If you dispute payment of any part of the debt ring your service provider immediately and tell them this. Explain why you do not owe the money and confirm this in writing. If the service provider does not agree you should get advice.
- ▶ If you can't afford to pay the debt, contact your service provider and explain your situation. Ask for an extension of time to pay. If they agree, confirm this to them in writing. Keep a copy of the letter you send.

- ▶ Seek advice from a financial counsellor to assist you to negotiate with the service provider and manage the debt.
- ▶ If your financial situation is not likely to improve in the near future, you should get legal and financial advice. You need to get advice on the best options for you to manage the debt.

What the Service Provider can and cannot do

If you owe a service provider money they can :

- ▶ Write to you demanding the repayment of the money
- ▶ Ring you demanding payment of the money
- ▶ Take you to court to recover the money

The service provider (or their debt collection agency) cannot :

- ▶ Harrass you
- ▶ Call you too often

- ▶ Call you after 8 pm at night or before 8 am in the morning or on a Sunday or a public holiday
- ▶ Intimidate you
- ▶ Threaten you, your family or your property
- ▶ Misrepresent what will happen to you if you do not pay the debt eg. that you will go to jail
- ▶ Tell others – your family and employer about your debt

If any of the above occurs put your complaint in writing to the service provider or debt collection agency and seek legal advice.

Richard's Mobile Phone Shock

Richard bought a mobile phone for \$1.00 at a local phone shop. He signed the contract and was told how much the rental and calls would cost. He knew it would be around \$30 a month, which was fine as he had a part time job.

Richard got his first bill and it was \$70 –he had a lot more SMS messages than he thought he would. He couldn't afford \$70 and had to ask his parents for help. His second bill was even worse and the third bill came a week after he lost his part time job. Richard couldn't afford to

pay the bill (which was \$90), and he didn't want to ask his parents again, so he didn't pay it.

One morning a sheriff (Officer of the Court) came to Richard's door and handed him a document from the Court advising that payment of \$500 for the mobile phone was required. Richard couldn't believe it, he was in total shock, he had only missed paying for one months bill, and now they wanted \$500!!

His dad read through the document and explained to him that the \$500 was the cost of his \$30 rental for the 12 months of his contract and the remainder was fees charged by his phone company's lawyers to prepare the Court documents.

As you can imagine, Richard's dad was furious and Richard felt really bad because he wanted the phone so much and thought he would be able to handle the payments – Richard hadn't planned on losing his job. His parents lent him the \$500, and now Richard has to find a new part time job and get himself back on track.

How to save money on your mobile bill

- ▶ Use the landline to call friends when you are at home.
- ▶ Buy a phone card and use this when you are out.
- ▶ Delete your voice mail messages as soon as you have listened to them, this way you don't have to wade through a whole lot of old messages, time is money.
- ▶ Try to use your mobile during off peak times, usually after 7 pm or weekends

- ▶ Use SMS as an alternative to making a voice call. SMS is usually a flat fee per message compared with a call which is usually a flag fall fee plus the cost of the call. Even though SMS's are cheap – don't fall into the email trap of replying to every message! It soon adds up!
- ▶ Stay on top of your plan and be aware of any specials or deals your service provider may offer from time to time. Check out their website, read the brochures that come with your bill and have your family and friends keep an eye on the TV ads.



Work has become very contract based, with many employers hiring people for fixed terms. These contracts can often be from 1 – 5 years, which is pretty different from say 20 years ago, when people expected to have the same job till they were 65!

About 55% of the Australian workforce is employed full time with the remainder working :

- ▶ Part time
- ▶ Casual
- ▶ Self employed
- ▶ Volunteer

The type of work you seek will depend on your individual circumstances, however, it always pays to keep an open mind to different types of working situations eg. if you can't find a full time job, then working 2 part time jobs could be an option.

Once you have decided what type of employment you would like, you now have to find the job that meets your criteria.

There are a few different ways that you can search for a job:

- ▶ Internet – you can either surf each job site or register and let the jobs come to you

- ▶ Employment agency – many employers will outsource their recruiting to employment agencies, who will conduct the search and interview prospective applicants
- ▶ Newspaper – the major daily papers have job ads twice a week, usually Wednesday & Saturday
- ▶ Cold calling – writing to or telephoning prospective employers and asking if there are any situations vacant
- ▶ Centrelink (Federal Government agency)
- ▶ Word of mouth – someone you know, knows someone who has a vacancy to fill and they pass on your name and details





Resume

The purpose of a resume (can also be called a curriculum vitae or CV) is to put down in writing your work experience, education, training, skills etc. so that an employer can decide if you are right for the job.

If you are still at school or have just left, you probably don't have a lot of work experience to write down, but it is still important to include any casual or part time jobs that you might have had eg. after school, or summer holidays.

Employers are looking for people who can :

- ▶ think clearly
- ▶ lead others
- ▶ work independently and be part of a team
- ▶ be self motivated

Anything that you have done in the past that shows these skills, maybe you were captain of your sports team, a school prefect, part of the debating team or travelled overseas on a school exchange programme? This and any other achievements should be in your resume.

Just about all of the internet employment sites have resume wizards, so check these out and choose one that suits your needs.

Interviews

If you are called by an employer or an employment agency to attend an interview, then this is your chance to show them why they should give you the job, so make sure you are prepared.

Find out as much as you can about the company and bring up relevant bits and pieces during your interview, this will show the employer that you have done your homework and are really interested in getting the job.

The employer will want to find out as much as possible about you so that they can determine whether you are the best person for the job. They will do this by asking you a lot of questions, so take time to think about what they might ask you and what your answers might be.

Practice the interview with your parents or friends, get them to ask you questions and practice your answers. Be positive and enthusiastic, express your answers clearly and concisely, don't ramble on. Always answer truthfully, never exaggerate or lie about your experience or skills, sooner or later you'll get caught out.

On the day of interview don't be late. Allow yourself extra time for the unexpected – late bus, late tram, late train, running out of petrol. You should aim to get to the

interview with at least 10 minutes to spare, that way you can compose yourself and get rid of any last minute nerves.

Try to look your best on interview day – hair brushed, clean and ironed clothes and shoes polished.

Voluntary Work

Ever thought of working as a volunteer?

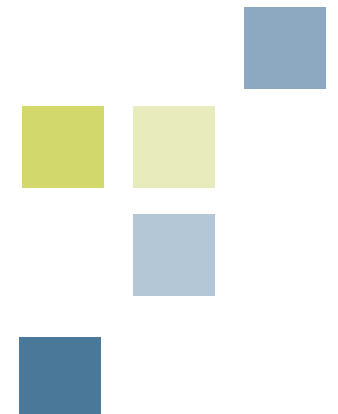
Working as a volunteer means you agree to give your time and effort for free to help others in your community. Volunteering is a very rewarding experience, plus an excellent way to gain new skills and meet people.

There are great benefits to volunteer work. You can add details of each of your volunteer jobs to your resume, so when

you do apply for that job that you really want, your employer will know that you are not only an active member of society but you are willing to use your initiative to help further your interests.

Once you have worked for a company and they have gotten to know you better you are more likely to be considered for a paying job than someone who walks in off the street. This also gives you an opportunity to have a "referee" (someone a prospective employer can ring to hear good stuff about you).

There are lots of charities and community groups that rely on volunteers for survival. You could start with The Red Cross, the Heart Foundation, or your local St Vinnies shop. So dig out your Yellow Pages, choose a company and call!



Income Tax

If you have a full-time or part-time job your company will deduct a small amount of money from your wage each pay day, this is called tax. The amount of tax you pay is a percentage of how much you earn, the more money you earn the more tax you will pay.

Tax is money that every working person must pay to the government so that the government can fund our schools, hospitals, roads, police etc.

Each year everyone who has earned money (this doesn't include pocket money or money you might get from helping out with your dad's garage sale) must fill out a tax return and send it to the tax office. The tax return tells the tax department how much money you have earned and how much tax you have paid in the last year. If you need to fill out a tax return you'll know, because your manager will give you a form called a payment summary and you will use this to complete your tax return. Sometimes you pay more than you have to during the year so you get a refund at the end of financial year – which is always a bonus!



Exercise – how much do you need?

Everyone knows any physical activity is better than none. Obviously walking to the shop is far better for you than sitting in front of the computer and shopping on line. Going for a run and afterwards eating a healthy meal sure beats hanging on the couch then dialling for takeaway but how much should you do and how much is too much?

A good rule is an hours workout a few times a week. Anything that makes you "huff and puff" is usually considered a good cardio workout, so it's good for your heart. Do something you enjoy then you are more likely to see it as fun than exercise. Pick up a frisbee or a ball, get your skates on or grab your board and meet up with a few friends. Hassle a group into 10 pin bowling or ice-skating. It doesn't take much money just a bit of enthusiasm and imagination. Don't forget laughing is good for you too! Give your lungs a workout!



Physical activity and why it's good

Regular physical activity throughout your life boosts your immune system and stops you getting sick. There is strong evidence to suggest that regular physical activity provides protection against heart attack and cardiovascular disease. Physical inactivity is now recognised as a major risk factor for cardiovascular disease.

Physical activity :

- ▶ Increases coronary circulation
- ▶ Improves strength and endurance
- ▶ Provides opportunities for improved skills for participation
- ▶ Reduces the risk of developing diabetes
- ▶ Helps maintain healthy body weight
- ▶ Favourably affects blood pressure
- ▶ Can help reduce high blood cholesterol
- ▶ Can help to manage stress
- ▶ Improve your ability to concentrate



Stay young

A simple and healthy way to kill off bad cravings is to have some fruit! A great habit to get into is 3 pieces a day. Fruit is fantastic for your metabolism, skin and hair, plus a great source of vitamins, minerals and the big winner, antioxidants.

A daily diet high in antioxidants is good insurance. It is a way you can help protect yourself against the two main killer diseases of Western countries – cancer and coronary heart disease – as well as holding back the ageing process and protecting your eyes from cataracts and muscular degeneration.

The best thing about fruit is that it fills you up so there's no room for junk! If the thought of eating more than one piece of fruit a day scares you, try it in a juice format or experiment making your own fruit juice combos.

Drugs – the good the bad and the ugly

The Baddies

When we think of what causes damage to our bodies, most of us don't think things as innocent as coke or coffee are bad for us, but believe it or not they are drugs and they can do damage.

Tea and Coffee

The caffeine in tea and coffee impacts on your brain and nerves causing irritability, insomnia, heart palpitations and muscle tremors. Caffeine is a poisonous chemical – one drop injected into the skin of an animal will cause death within minutes. Small amounts injected into the brain will cause convulsions.

Try herbal tea as an alternative, it contains no caffeine and has a variety of therapeutic affects.

Cola and other soft drinks

Cola contains huge amounts of sugar (up to 17 teaspoons in a regular size can). The caffeine content is also pretty high and can cause similar twitchy effects to drinking tea or coffee.

Soft drinks contain various preservatives, artificial colours, flavours, sugars and also phosphoric acid (this is added to keep the drinks fizzy).

Try to limit your soft drinks and coke and switch to milk, fruit juice or plain old water every now and again.

Sugar

Sugar – well apart from having no nutrients in it at all, it is high in calories and addictive.

Sugar contributes to diseases such as obesity, diabetes, tooth decay and also disrupts our energy levels. To overcome sugar cravings eat something that is not as rapidly absorbed like fresh fruit, dried fruit or a muesli bar.

Smoking

There are so many different poisons found in cigarette smoke (including arsenic and pesticides used to spray tobacco leaves). Smoking raises blood pressure, as well as disturbing digestion, inducing sleeplessness and neuralgia (nerve pain).

There is evidence linking smoking to heart disease and lung cancer. Smokers have higher nutritional problems than non-smokers as the toxins in tobacco deplete Vitamin C and B. Smoking also kills off the body's good guys (antioxidants) which cause the immune system to be less effective in fighting infection.

Alcohol

Continual alcohol abuse can lead to irreversible brain damage, heart complaints and cirrhosis of the liver. Binge drinking has been shown to cause irreparable damage in

young adults. Not to mention how it affects your judgement, impairs motor skills and is one of the major causes of road accidents.

Every time you consume an alcoholic drink you permanently damage your brain, by killing off thousands of brain cells. Alcohol also contains a tremendous amount of empty calories which are useless for energy and mostly head straight for the belly.

Recreational Drugs

The simple fact that these are illegal should spell out how harmful they are but apart from being locked up, fined or getting a criminal record, recreational drugs can also be fatal.

Use of recreational drugs like ecstasy, speed, cocaine, marijuana or heroin can create havoc with your health, the chemical make-up of your brain, your emotional life, finances, not to mention your social life.

They take control of your appetite, sleeping pattern, mood and well being. The potential for overdose is always a possibility as is the chance of contracting a disease like Hepatitis and AIDS from sharing needles. The short lived "up" you get from these drugs is heavily weighted by the "down" side.



Legal terms

Bail – a promise to come to court to face charges on a certain day. There may be conditions attached to the bail eg. reporting to police, living at a certain place or have someone put up money for you – like a guarantee.

Barrister or Solicitor – both are lawyers. Both can go to court and represent you on charges.

Charges – when police formally accuse a person of committing a crime. Once you have been charged you will have to go to court.

Conviction – if you are charged by police and found guilty by a court, it may mean that you get a conviction. If the court finds

you guilty but gives you a bond, you have not been convicted. A conviction forms part of your permanent criminal record.

Custody – you are in custody after the police have arrested you. You are also in custody if you are with police who are investigating an offence for which they have enough information to arrest you.

Independent person – a parent, family member or friend (not the police) who is present during the police questioning.

Indictable offence – a serious crime such as an assault or armed robbery etc., often heard before a judge and jury. This can also include some less serious crimes such as theft, shoplifting etc. which can be heard 'summarily' (see summary offence below) in a Magistrates court.

No comment – answering 'no comment' when police ask you questions means that you don't want to discuss anything.

Summary offence – a less serious offence (eg. road traffic offences) which is nearly always heard in a Magistrates Court.

Summons – a letter from the court telling you when you must appear (in court).

Warrant – a paper signed by a Magistrate or a Judge allowing police to search (search warrant) your house or other place or to arrest (arrest warrant) you or look for evidence of a crime.

Speaking to police

When dealing with the police it is important to try to be calm and polite. Don't resist or be abusive or violent.

If you are under 18 the police must arrange for an independent person to be present during any formal questioning. You have the right to try to contact them and a lawyer.

You don't have to answer any questions. You can say 'no comment' but if you have a simple excuse, it may be a good idea to explain. Be careful. Get legal advice if you can. Speak to your family, lawyer or an independent person.

If the police have arrested you or otherwise taken you into custody, they must allow you to do the following before any formal questioning begins:

- ▶ attempt to telephone a friend or relative
- ▶ telephone a lawyer

The only times the police don't have to allow this is if they believe that during this time:

- ▶ someone else might get away
- ▶ some evidence may be lost or tampered with
- ▶ danger may be caused to other people
- ▶ if it is a drink driving matter





If you are waiting to speak to your family, lawyer or independent person, you should refuse to answer any questions in the meantime.

If you have been arrested and taken into custody, the police can only keep you for a 'reasonable time'. Reasonable time depends on many things – it can be for a few hours or more depending on the seriousness of the offence. It can also depend on how long it takes to interview you.

Name and address

You must give your correct name and address if the police believe:

- ▶ you have broken the law
- ▶ you are about to break the law
- ▶ you are able to assist them with information about an indictable offence

If you then refuse to give your name and address, or give a false name and address, this is an offence.

You must give your name and address on public transport if asked by police or an authorised person from a public transport corporation.

You must also give your name and address to police if you are asked when driving a car, riding a pushbike or motorbike or are on licensed premises.

Police powers can vary from state to state, so it is important that you discuss your individual circumstances with your legal adviser.



WHEN CAN I ?

Vote – you can only vote if you are over 18 years, are an Australian citizen and your name is on the electoral role.

Get married – you can get married without your parents' consent once you turn 18. You may get married at 16 or 17 if a judge or magistrate believes you have exceptional and unusual circumstances.

Get a full time Job – you can get a full time job once you turn 15.

Call myself an adult – in the eyes of the law you are an adult when you turn 18.

Make a will – you can make a will at anytime.



The Parliamentary System

The Australian Constitution of 1901 established a federal system of government. Under this system powers are distributed between a Federal Government (Commonwealth) and the six States and three Territories (the Australian Capital Territory, the Northern Territory and Norfolk Island have self government arrangements).

The Constitution defines the boundaries of law making powers between the Commonwealth and the States/Territories.

Separation of Powers

Australia's Constitution provides for the separation between the legislative, executive and judicial powers of the Commonwealth. Three bodies were established by the Constitution to carry out these powers:

- ▶ **The Parliament** – the legislative power to make laws
- ▶ **The Executive** – the executive power to administer laws and carry out the business of government
- ▶ **The Federal Judiciary** – the judicial power exercised by courts

The Commonwealth Parliament

The Parliament is at the very heart of the Commonwealth government. The parliament consists of the Queen (represented by the Governor-General) and two Houses (the Senate and the House of Representatives). These three elements make Australia a constitutional monarchy, a federation and a parliamentary democracy.

There are four important functions of parliament:

1. to provide for the formation of a government
2. to legislate
3. to provide a forum for popular representation
4. to scrutinise the actions of government

Proposed laws (known as Bills) have to be passed by both Houses and be assented to by the Governor-General before they can become Acts of Parliament. With the exception of laws relating to revenue and taxation (which must be introduced in the House of Representatives), a proposed law can be introduced in either House.

Changes to the Constitution can only be made through a referendum. Before any referendum can be held, both Houses must agree on the proposed change, or if agreement cannot be reached, the Governor-General can present a proposal to

the people. For a proposal to succeed, it must be favoured by the majority of people in a majority of the states, and by a majority of people overall.

The Governor General

The Governor-General is appointed by the Queen on the advice of the Prime Minister.

The Governor-General performs a large number of functions which are defined by the Constitution, but fall roughly into three categories:

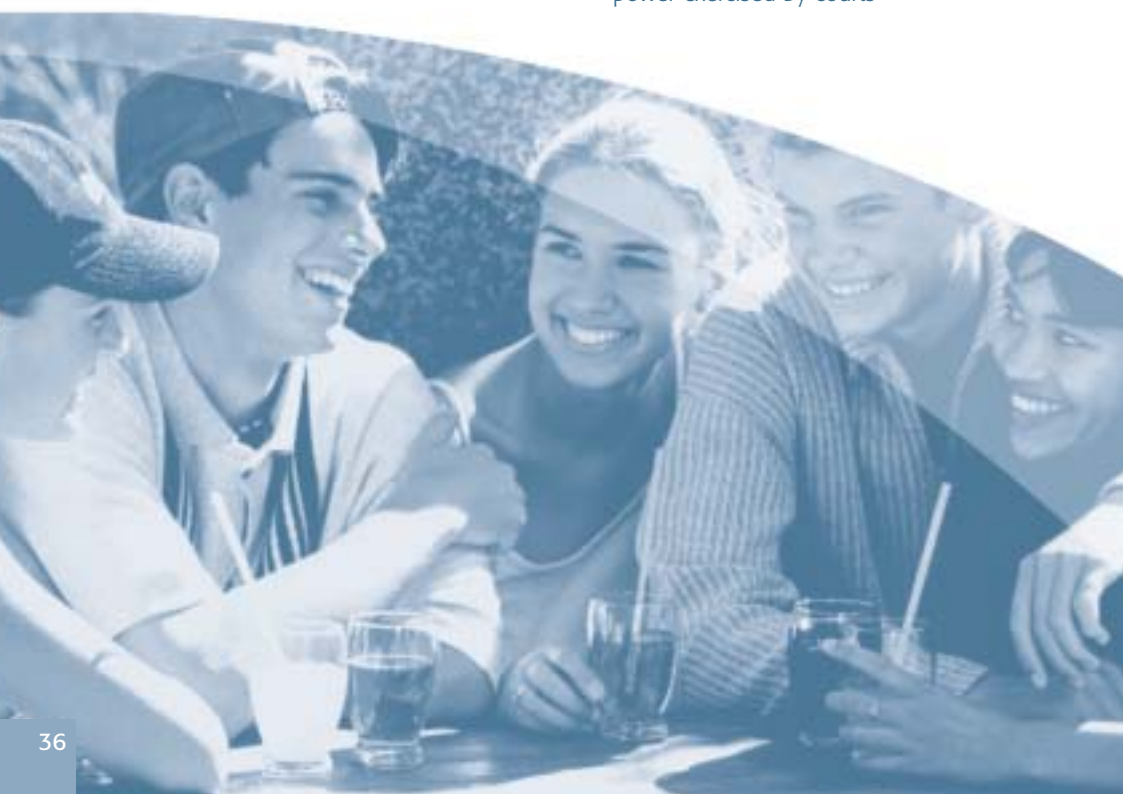
1. constitutional and statutory duties
2. formal ceremonial duties
3. non-ceremonial social duties.

On virtually all matters, however, the Governor-General acts on the advice of the Ministry.

The Senate

The Senate has 76 Senators – 12 are elected for each of the 6 states, and 2 each for the Australian Capital Territory and the Northern Territory. State Senators are elected for 6 year terms, territory Senators for 3 year terms.

Historically, the Senate has been regarded as a State's House, the States enjoy equal representation in the Senate, regardless of their population, and State matters are still important to Senators.





The modern Senate is a very powerful Chamber. Bills cannot become law unless they are agreed to in the same terms by each House, except in the rare circumstances of a double dissolution.

The Senate has a highly developed committee system and Senators spend much of their time on committee work.

The House of Representatives

The House of Representatives has 150 Members – each representing a separate electoral division. Members are elected for terms of up to 3 years.

The most distinctive feature of the House is that the party or group with majority support in the House forms the Government. The House is thus the House of Government. The accountability of the Government is illustrated every sitting day, especially during Question Time.

Members have many other functions. They are involved in law making, committee work and in representing their electors.

Executive Government

The Prime Minister is appointed by the Governor-General, who by convention under the Constitution, must appoint the parliamentary leader of the party, or coalition of parties, which has a majority of seats in the House of Representatives. This

majority party becomes the government and provides the ministers, all of whom must be members of Parliament.

The Executive Council, referred to in the Constitution, comprises all ministers, with the Governor-General presiding. Its principal functions are to receive ministerial advice and approve the signing of formal documents such as proclamations, regulations, ordinances and statutory appointments.

Australia operates under a Cabinet system of government. The Cabinet, not mentioned in the Constitution, is the key decision-making body of the government and comprises senior Government Ministers. The decisions of Cabinet are given legal effect by their formal ratification by the Executive Council.

Federal Judicature

The Constitution provides for the establishment of the High Court of Australia as the Federal Judicature. The judges of the High Court are appointed by the Governor-General in Council (acting on advice of the Executive Council).

The functions of the High Court are to interpret and apply the law of Australia; to decide cases of special federal significance including challenges to the constitutional validity of laws; and to hear appeals, by special leave, from Federal, State and Territory courts.

• Kids Help Line – 1800 55 1800

• Federal Government – www.fed.gov.au

• Job Search – www.jobsearch.com

• Centrelink – www.centrelink.gov.au

• Credit Unions – www.cu.net.au

• Australian Stock Exchange – www.asx.com.au

• Australian Capital Territory Government – www.act.gov.au

• New South Wales Government – www.nsw.gov.au

• Northern Territory Government – www.nt.gov.au

• Queensland Government – www.qld.gov.au

• South Australian Government – www.sa.gov.au

• Tasmanian Government – www.service.tas.gov.au

• Victorian Government – www.vic.gov.au

• Western Australia – www.onlinewa.gov.au/enhanced

References

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- New South Wales State Government
- Victorian State Government
- Australian Consumers Association
- Australian Competition and Consumer Commission
- Telstra
- PhoneChoice
- Money Magazine
- Centrelink
- Legal Aid Victoria
- Legal Aid New South Wales
- Tasmanian Government
- Australian Council for Health, Physical Education and Recreation & Active Australia Schools www.achper.org.au
- American Heart Association www.amhrt.org
- Children's Health
- www.KidsHealth.org

