



studyworkgrow

LINKING LEARNING WITH LIFE

SCHOOL LEAVER TOOLKIT

[TWO THOUSAND AND TWENTY-TWO]

studyworkgrow.com.au

school leaver toolkit

A guide to Leaving School for Year 12 students (and their parents). Created by Study Work Grow Pty Ltd in 2022.

VERSION 1

This resource is designed to provide a starting point to setting out in life as an adult. We always recommend that you do your own research, contact organisations directly and seek advice from other professionals as well as your family.



in this guide...

steps to leaving school

study plans & focus

prep your post-school pathway

life admin

leaving home

becoming financially independent

plan b

resources

steps to leaving school

The end of your school years is nearly here. It's your time to take control of your future, have fun and plan what you'd like to do next.

This is such an exciting time of life, but it's understandable if there's a few things that you're confused about or you're not sure where to start.

We've put together some steps, checklists and other resources designed to give you a starting point to navigate leaving high school.

Remember:

- You are more than your ATAR or school results
- It's OK if you're unsure about what comes next
- It's also OK to change your mind
- You are not alone!

No matter which path you'd like to take, having a plan and being prepared can help you stay one step ahead.

step 1: study plans and focus

The end of school is close, but if you're not quite there just yet, you still have time to make the most of your studies.

It's not too late to get some intense study sessions in before exams start.

We've got a stack of study tips and resources to help you stay focused and ace your assessment.

[Check out all of our study resources and blogs here.](#)

Remember, studying isn't just something you need to do at school. Whether you're going on to uni or TAFE, or even just entering the workforce, study skills are valuable for life.

This can help you develop strong time-management, organisation, problem-solving and critical thinking skills, which are always going to be important.



step 2: prep your post-school pathway

Have you:

- [Applied for university?](#)
- [Applied to TAFE/college/RTO?](#)
- Found and applied for a [Traineeship or Apprenticeship?](#)
- Started [looking for and applying for a job](#) (this also applies to summer jobs for Year 12s going on to tertiary studies)?

THINKING OF FURTHER STUDY?

- Take a look at [university and other institution profiles](#) on our website to get some quick stats.
- Feeling prepared? You might be interested in [Early Entry](#).
- Make a list of all the key dates for submitting applications, changing preferences, enrolling, paying fees etc, add them to your calendar and set reminders.
- Put an application in but changed your mind? Learn about [Changing Preferences](#).
- If you're thinking of applying for a scholarship, you definitely should. And if you want to find some, take a look through our [Scholarships Database](#).
- Worried you won't get your first choice? This doesn't mean you can't get in to your dream course - consider taking an [Alternative Pathway](#) instead.

THINKING OF A GAP YEAR?

If you want to take a Gap Year, you'll need to get your skates on, find out about deferment, start planning, booking and saving right now too. You can find out everything you need to know about Gap Years in our latest [Gap Year Guide](#).

THINKING OF WORK?

Before you can start applying for jobs, you'll need a resume. Don't have one yet? Check out our [Super Simple Resume Builder](#).

#uniprep

are you ready for university?

- submit completed uni applications
- find + apply for scholarships + grants
- check key dates + cut-offs, set reminders
- change your preferences (if you need to)
- research alternative pathways
- find + apply for accommodation
- accept an offer and enrol
- organise your finances and budget
- get any equipment + essentials you need
- be prepared for self-directed study

#workready

are you ready to start work?

- create or update your resume
- search for jobs you're eligible for
- get a tax file number
- complete applications + write cover letters
- practice your interview techniques
- get to know the place you're applying for
- arrive at interviews on time + dressed well
- thank interviewers for considering you
- politely follow up in a few days (if necessary)

Note: Check your working conditions and pay before signing a contract. Know your rights and responsibilities. If you're unsure about anything check with [Fairwork.gov.au](https://www.fairwork.gov.au)

step 3: get your life admin sorted

Being an adult can seem hard. There can be so much to think about. But that's what we're here for.

Here's some things you can sort out before you've even left school:

- Make sure you have and use a [private email address](#) as you won't be able to access your school one once you leave.
- Forward any important emails or contacts from your school email address to your private one.
- While we're on the topic of email, why not learn about the [importance of professional communication?](#)
- Apply for or track down your [USI details](#).
- Find and open a [bank account](#).
- Apply for a [Tax File Number](#) and read up about how and when to lodge a [tax return](#).
- Set yourself up with a [myGov account](#) and link it to other important services, like Centrelink and the ATO.
- Organise your own [Medicare card](#).
- Choose and set up your [superannuation](#) account.
- Learn about your [rights and responsibilities at work](#).
- Update your [resume](#) or [portfolios](#).
- Register on the [electoral roll](#) (remember - voting is compulsory once you turn 18).



#schoolleavers

are you ready for the big wide world?

- finalise your study or work plans
- work out where you'll be living
- create your unique student identifier (USI)
- set up a bank + myGov account
- apply for a tax file number + Medicare
- find a super fund you like + join
- register on the electoral roll
- work out a budget (+ stick to it)
- check you're being paid correctly
- learn how to do a tax return

step 4: organise where you'll be living

Whether you're staying or leaving, it's important to be prepared.

MOVING OUT?

- Work out the kind of accommodation that is going to work for you and find out how much it costs.
- Narrow down suitable options and consider the cost, what's included, where it's located (check out the area before you commit), and what the locale offers in terms of safety, transport, shopping, jobs, and entertainment.
- Find out if there are any scholarships, bursaries, or other government payments that you may be eligible to help you move or assist with paying rent and other bills.
- Work out what items you'll need and how you'll get them to your new digs.
- Let everyone know about your change of address, including banks, the Department of Transport, the electoral office, your employer, etc.
- Get insurance.

Tip: Grab a copy of our [University Accommodation Guide](#) for more information and links.

STAYING AT HOME?

- If you are studying, do you have the technology that you'll need, such as adequate internet?
- Speak to your parents about the ways you'll be expected to contribute, e.g. paying rent, taking on more jobs, helping out with carer's responsibilities, so that you can factor this in to your plans and budget.
- Organise how you'll get from A to B, whether you're needing to be on campus for lectures, getting to and from work, or heading out for fun.

Tip: You might be eligible for discounted transport cards or tickets.

step 5: get your finances sorted

If you haven't already sorted your finances, now's the time.

CREATE A BUDGET

Make sure it includes as much detail as possible from tuition fees and course costs, to bills and daily living costs, as well as money for fun stuff. The more detailed it is the more likely you'll be able to stick to it. We've gotten you started with a ready-to-go budget below.

MONEY

Apply for Access Schemes and Equity Scholarships through [Tertiary Admission Centres \(TACs\)](#), and find and apply for scholarships, grants and bursaries. Get a part time job now and start saving, find summer jobs and add to your savings, or if you're planning on entering a career straight away, then start applying now.

OUR TOP TIPS

Tip 1: Avoid high interest loans and credit cards as much as possible.

Tip 2: Find a bank account that has high interest rates, additional benefits and bonuses for young people, and that give you access to financial advice and linked savings accounts.

Tip 3: If you're working (even part-time or casual) nominate a super fund and make sure that your employer has the details so that you can start adding to it right now.

Tip 4: ALWAYS live within your means. It can be hard as some people have more money or don't mind getting into debt. But starting out in life with as little debt as possible could help you to get ahead in the long run.

GOVERNMENT ASSISTANCE

See what government assistance you may be eligible for, such as:

- [Subsidised Commonwealth Supported Places \(CSPs\)](#) at uni.
- [HELP loans](#), including FEE-HELP, HECS-HELP, SA-HELP, VET-HELP.
- [Centrelink payments](#), including Youth Allowance, Austudy, ABSTUDY, Student Start Up Loan, Relocation Assistance, Fares Allowance, Rent Assistance, Pensioner Education Supplement, Newstart Allowance, low income health care card, Youth Disability Supplement

#moneymoney

do you have your finance basics down?

- you'll need: bank account, super fund + TFN
- check out government support options
- apply for scholarships + grants
- create a budget + stick to it
- avoid credit cards + high interest loans
- complete and lodge a tax return each year
- get a job - even casual will help pay the bills
- have a savings account + put money away
- make sure you're being paid correctly
- be conscious of how much you spend

my budget

weekly living costs	
item	cost \$
Rent	
Groceries	
Transport / Fuel / Parking	
Phone / Internet	
Utilities (Electricity, Water, Gas, etc)	
Entertainment (Nights out, Netflix, etc)	
Medical (Medications, Doctors Visits, etc)	
Insurance (Car, Home Contents, etc)	
Luxuries (Takeaway, Non-essentials, etc)	
Uni Costs (Textbooks, Stationery, etc)	
TOTAL	

savings tracker

date	amount \$	total \$

step 6: make a plan b

Life doesn't always go to plan, and that can be frustrating. You can make sure that you're prepared to deal with some of the "what ifs" by having a back up plan in mind.

IS YOUR ATAR TOO LOW?

For example, if you're planning to go to Uni but your ATAR score is lower than expected, don't give up hope - you could:

- Speak to the university you want to study at and ask for advice.
- Enrol on another course and apply to transfer into the course of your dreams during or after your first year.
- Do bridging courses and tertiary preparation courses to make you eligible.
- Enrol in a similar course with a lower Selection Rank requirement and apply for a postgraduate course in the field you were aiming for.

NO APPRENTICESHIPS OR TRAINEESHIPS ON OFFER?

If you plan to start an Apprenticeship but can't find any vacancies, you could:

- Apply for other jobs and begin a VET qualification with a Registered Training Organisation (RTO) of your choice while you wait for something to come up.
- Apply for entry level jobs in your chosen industry, work hard, network and keep asking to be considered for opportunities for training or apprenticeships as they come up.

STRUGGLING TO FIND WORK?

If you're hoping to enter the workforce and struggling to find the job of your dreams, you could:

- Apply for entry level jobs and start gaining hands on work experience.
- Complete relevant short courses and workshops and update your resume.
- Ask for professional help to create an outstanding resume.
- Attend networking events, speak to friends, family and community influencers and let them know what you're looking for. They might not be able to offer you a job but they could point you in the right direction, provide mentoring, or bear you in mind for future opportunities.
- Consider starting up your own business.

more resources

blogs

- [How to apply to university](#)
- [Early offers - not just for high achievers](#)
- [Changed your mind? No problem, change your preferences](#)
- [University offers and your options explained](#)
- [Skills you'll need to do well at university](#)
- [What a gap year really costs](#)
- [Becoming independent](#)
- [Are you ready to leave school?](#)
- [University finance options explained](#)
- [Tax and young people](#)

guides

- [Apply to Uni](#)
- [Early Entry](#)
- [Scholarships](#)
- [Apprenticeships and Traineeships](#)
- [Gap Year](#)
- [Accommodation](#)

pages

- [Apply to University](#)
- [Work](#)
- [Higher Education Providers](#)
- [Managing your Money](#)
- [Superannuation](#)
- [Tax and your TFN](#)
- [TACs](#)
- [Alternative Pathways](#)
- [Gap Year](#)
- [Study Overseas](#)

CONNECTING YOUNG PEOPLE
WITH FUTURES THEY LOVE



studyworkgrow

p. + 61 7 4039 3862

e. info@studyworkgrow.com.au



studyworkgrow.com.au