STUFF YOU SHOULD KNOW

A guide to government services for young people 2025

Get in touch

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MESSAGE FROM LIBBY COKER, YOUR LOCAL MP

As you head out into the world, your journey ahead will be filled with opportunities and challenges.

The Albanese Government wants you to walk ahead, armed with all you need to make the most of these opportunities and overcome future challenges with confidence.

Included in this pack, are all the government services you may need to make your journey through life a little smoother.

This pack contains great information and links to access HECS help, Fee-Free TAFE, Medicare, mental health support, tax and superannuation, employment, and simple steps to enrol to vote. You have worked hard to reach this point and now we all eagerly await your talents, ideas and contributions.

As your local MP, I am thrilled to represent you both here and in Canberra, and I will work hard every day to ensure your views are represented.

I look forward to hearing from you and encourage you to reach out to ensure we know what you think about the issues that affect you most.

Remember, your voice and actions can drive positive change. You are the future, and the world is brighter because of your fresh ideas and endless potential.

I wish you well and hope you find this information pack a useful tool as you begin this exciting new chapter.

Sincerely,

Libby

Libby Coker MP
Your local member for Corangamite

MESSAGE FROM JESS WALSH, MINISTER FOR YOUTH

Firstly, congratulations.

No matter how you found this pack, you're on your way to an exciting new chapter of your life - and the Albanese Government is here to help you on your journey. We believe that every young person should have access to the support and opportunities they need to achieve their potential – no matter where you live or what your background is.

That's why we've slashed HECS debt, locked in Free TAFE and paid prac, and introduced 5% deposits for buying your first home.

And it's why we made this pack to guide you through the next stages of your life.

From getting a passport to understanding the difference between VSL and HECs – this pack can answer some of the most asked questions and set you on the path to finding the answer to some trickier ones. The Albanese Government, including your local member Libby Coker MP, will continue to work hard to make sure the views of young people like yourself are represented.

I encourage you to reach out to them via email, phone or social media.

We know that government needs to not only work for young people, but with them – because that's the only way we can deliver a better future for every Australian.
All the best as you start this new stage of your life.

Senator the Hon Dr. Jess Walsh
Minister for Youth

Jess Walsh

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 (if 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

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

Birth certificates

Getting a birth certificate can help prove your identity. It 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

University

What is a Commonwealth Supported Place (CSP)?

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).

The Australian Government has made significant improvements to HELP and VET Student Loans making education fairer and reducing the financial burden on students.

This includes a one-off 20% reduction measure that will benefit over 3 million Australians with a student loan debt. This will remove over $16 billion in HELP and other student debt.

Previously, these interest-free loans had their outstanding amounts indexed annually in line with inflation. The new system caps the annual indexation rate to the lower of either the inflation or wages rate, making sure outstanding loans never grow faster than average wages. 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.

Paid Prac Support

The Albanese Government has introduced a Commonwealth Prac Payment for teaching, nursing (including midwifery) and social work students to help them while they do their mandatory prac.

From 1 July 2025 the Commonwealth Prac Payment will provide benchmarked payments for around 68,000 eligible higher education students and over 5,000 VET students each year for their placement periods.

These payments are available for students undertaking mandatory placement in a Bachelor or Master's in teaching, nursing, midwifery or social work or a Diploma of Nursing. It will be means-tested and will be in addition to any income support a student may also receive.

Vocational Education Training (VET) and TAFE

What is Vocational Education and Training (VET)?

Vocational Education and Training (VET) is all about learning skills that are directly related to specific jobs or careers. In VET you will apply your hands and mind to practical tasks and gain the latest industry knowledge and skills.

It's a great option if you prefer learning by doing and want to get a head start in your chosen career. A VET qualification can also provide a pathway to further studies, including University, if you want to continue your learning.

VET can be delivered through schools, dual sector universities, TAFEs, private registered training organisations and community colleges.

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

Free TAFE and VET Places

The Australian Government, in partnership with States and Territories, is delivering Free TAFE and VET places to help give Australians the skills they need to get secure, well-paid jobs in areas of high demand.

Free TAFE provides tuition-free courses to students wanting to train, retrain or upskill in priority skills-needs areas. Priority courses include the care economy, construction, agriculture, hospitality and tourism, digital and technology, sovereign capability and VET workforce.

For more information, visit yourcareer.gov.au

Australian Apprenticeships

Australian Apprenticeships (sometimes referred to as traineeships) are available to anyone of working age.

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 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.

Payments of up to $5,000 are available to support eligible apprentices while training in priority areas.

Apprentices in a clean energy related occupation may be eligible for up to $10,000.

For more information, visit australianapprenticeships.gov.au

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.

You can search for VET Student Loans approved courses and providers by visiting myskills.gov.au

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

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 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 and 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

MYGOV

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

it's

- 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 to create one.

Your MyGov app allows you to link to a range of Government services to your online account such as:

- Australian Taxation Office
- Centrelink
- Child Support
- Department of Health Applications Portal
- Department of Veterans' Affairs
- Housing Vic 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:

- healthcare
- 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? (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

I think I have a TFN 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 super fund from a previous part-time job?

In 2021, 'stapling' legislation passed, which requires employers to make super guarantee contributions to their new employees' 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 super fund?

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

Housing

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

Where can I found 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.

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 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 or call 13 20 11

MENTAL HEALTH

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.

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

→ You can also find out more about Medicare services for people living in rural and remote Australia by at servicesaustralia.gov.au

Organisations that can support your mental health

Headspace

1800 650 890
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

Note - Headspace is not an emergency service.

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.

Kids Help Line

1800 551 800
kidshelpline.com.au

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

Lifeline

131 144
lifeline.org.au

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

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 state?

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 to enrol, update your details, or find out more information.