

A group of students walking away from the camera. The central student has a large, colorful, patterned backpack. The background is slightly blurred, showing other students and a building.

School Leaver Toolkit

A guide for Australian school leavers
and their families

studyworkgrow

School Leaver Toolkit

A guide and resources for leaving school in Australia for Year 12 students or any other school leavers (and their families). Created by Study Work Grow Pty Ltd in 2024.

EDITION 6 | 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 and other trusted adults.



In this guide...

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PREP YOUR POST-SCHOOL PATHWAY

LIFE ADMIN

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BECOMING FINANCIALLY INDEPENDENT

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Steps to leaving school

The end of your time at school is nearly here. It's your opportunity 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 you're confused or worried about, or if 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 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 finished 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 have a stack of study tips and resources to help you stay focused and ace your assessments.

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 university, TAFE, or even just entering the workforce, study skills are valuable for life.

Focusing on studying and skill building will help you develop strong time management, organisation, problem-solving and critical thinking skills, which will always be important.

Step 2: Prep your post-school pathway

THINKING OF FURTHER STUDY?

Take a look at university, TAFE, and other institution profiles to get an overview of what they offer. Talk to future student teams and current students, and attend information sessions if possible.

Make a list of all the key dates, then add them to your calendar and set reminders. Put an application in but changed your mind? Learn about [changing preferences](#).

If you're considering applying for a scholarship, you definitely should. Start your search on our [Scholarships Database](#).

Worried you won't get in to your first choice? This doesn't mean you should just give up - consider taking an [alternative pathway](#) instead.

PREFER TO START WORK?

Whether you're looking for a casual work while you study or you want to jump into full-time work, we have information to help you craft the perfect resume, nail your interview, and prepare for working life [here](#).

STARTING AN APPRENTICESHIP OR TRAINEESHIP?

If you want to combine work and study, doing an apprenticeship or traineeship lets you experience the best of both worlds. [Learn more](#) about them and how to find and apply for one.

TAKING A GAP YEAR?

If you want to take a Gap Year, you'll need to start planning ASAP. You may need to:

- Find out about deferment.
- Start planning, booking, and saving.
- Get your important documents and paperwork organised.

Find out everything you need to know about Gap Years on our website [here](#).

NOT SURE WHERE TO START?

It's OK if you're not sure about your next steps or something impacts your original plans. Ask for help from trusted adults, friends, your school, your manager at work, or seek independent careers advice.

Step 3: Get your life admin sorted

Becoming an adult means you have much more choice and freedom, but there are responsibilities you may need to think about too. Here are some things you can sort out before you leave school:

CREATE A PRIVATE EMAIL

Make sure you have a private email address ready to go, 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.

APPLY FOR A USI

Apply for or track down your existing Unique Student Identifier (USI) - you'll need it for further study applications, whether you're thinking of university or VET.

START ADULTING

Set yourself up with a myGov account and link it to other important services, like Services Australia and the ATO. Don't forget to order your own Medicare card to access discounted healthcare.

Register on the electoral roll - you must vote in all elections and referendums once you turn 18, but you can enrol once you turn 16.

GET YOUR FINANCES ON TRACK

Find a bank that offers you great terms, lots of services, and has ATMs and branches in locations near you, then open an account.

Apply for a Tax File Number - you'll need one to get paid. Then read up about how and when to lodge a tax return and start recording your income and expenses.

Retirement might seem like a long way away, but now is a great time to learn about superannuation, including setting up and contributing to a super account.

PREPARE FOR WORK

Create or update your resume or any portfolios of work that you've done.

You might also like to read up on asking for a letter of recommendation, writing a personal statement, acing your next interview, finding a job using social media, or understanding workplace health and safety.

Step 4: Organise where you'll be living

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, and what's on offer 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 for to help you move or assist with paying rent and bills.

STAYING AT HOME?

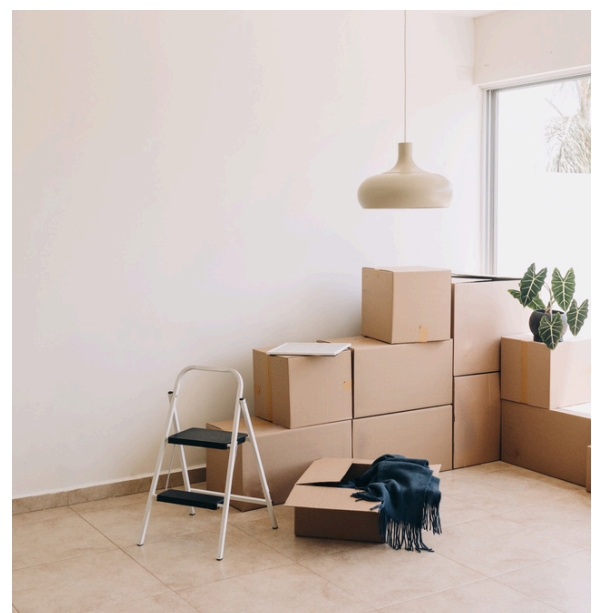
If you'll be studying, do you have the technology that you'll need at home, such as an internet connection and computer?

Organise how you'll get from A to B, whether it's travelling to campus for lectures, getting to and from work, or heading out for fun.

Speak to your family about the ways you'll be expected to contribute, e.g. paying rent or taking on more chores, so that you can factor this in to your plans and budget.

INDEPENDENT LIVING TIPS

- Know exactly how much you can afford and don't spend a cent more.
- Factor in all your living costs.
- Start saving for a deposit ASAP.
- Consider shared accommodation.
- Don't sign a contract until you've read it thoroughly and asked for advice.
- Organise references and have proof of your salary ready.
- Plan what you'll need to get set up.
- Update change of address wherever necessary.



Step 5: Get your finances sorted

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 got you started with a ready-to-go budget template at the end of this guide.

START SAVING

Find a part time job now and start saving, start a summer job and add to your savings, or if you're planning on entering a career straight away, then start applying now.

OUR TOP FINANCE TIPS

- Avoid high interest loans and 'buy now, pay later' schemes as much as possible.
- Find a bank account that has high interest rates, additional benefits for young people, and gives you access to financial advice and linked savings accounts.
- If you're working (even part-time or casually), nominate a superannuation fund and make sure your employer has the details so you can start adding to it right now.
- 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 with as little debt as possible could help you get ahead in the long run.

FIND ASSISTANCE

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

- Subsidised [Commonwealth Supported Places \(CSPs\)](#) at university.
- [HELP loans](#), including FEE-HELP, HECS-HELP, SA-HELP, VET-HELP.
- [Government payments](#), including Youth Allowance, Austudy, ABSTUDY, etc.

Don't forget to see if there are any [scholarships, grants, or bursaries](#) you're eligible for too.

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.

RESULTS NOT AS GOOD AS YOU EXPECTED?

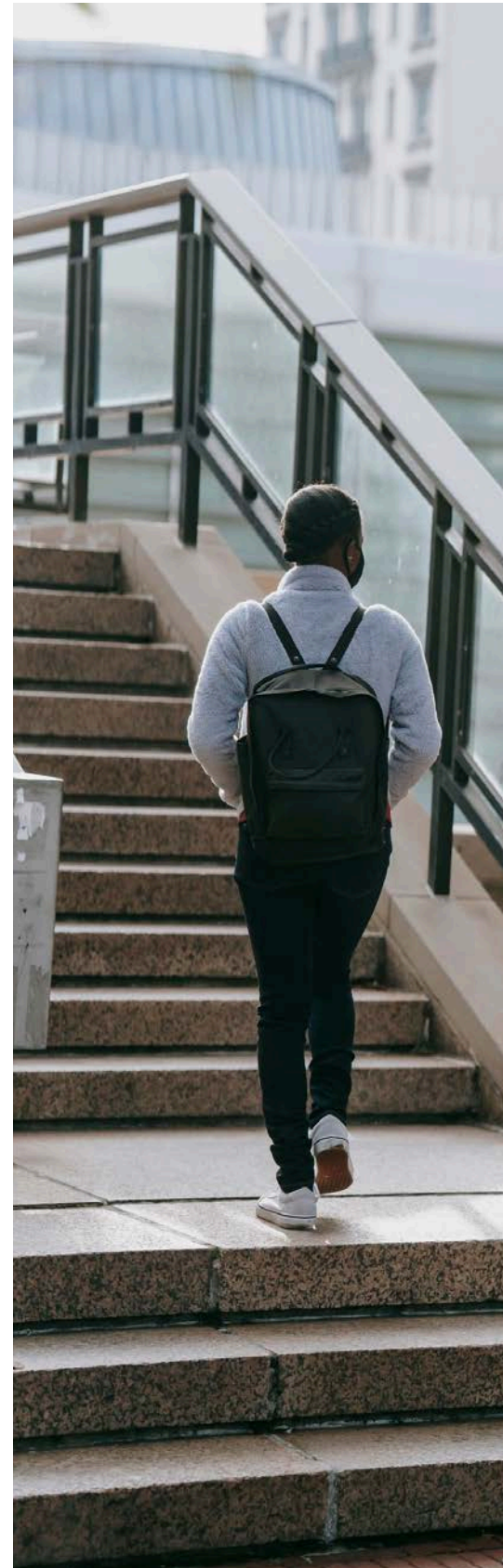
If you're planning to go to uni but your ATAR is lower than expected, don't give up hope. You could:

- Speak to the university you want to study at and ask for advice about your options.
- Enrol in another course with a lower Selection Rank requirement, then 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 for course entry.
- Finish a course with lower entry requirements, then apply for a postgraduate course in the same field.

CAN'T FIND AN APPRENTICESHIP/TRAINEESHIP?

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

- Apply for other jobs and begin a VET qualification while you wait for a position to open.
- Apply for entry level jobs in your chosen industry, start networking, and ask to be considered for opportunities if they come up.





STRUGGLING TO SECURE 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, microcredentials, and workshops and keep your resume updated.
- Create a professional social media profile, connect with industry professionals, and sign up with industry bodies and groups.
- Find professional help to create a top-notch resume.
- Attend networking events or 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 provide mentoring and advice, or let you know about future opportunities.
- Consider starting up your own business.

JUST NOT SURE WHAT YOU WANT TO DO?

That's totally normal! You definitely don't need to have everything planned out by now, and it's OK if you change your mind down the track. In the meantime, you might like to explore different options by:

- Taking some time off with a gap year to travel, work, learn, and grow as a person.
- Finding something you're passionate about and volunteering - it's a great way to build valuable skills and connections, and it helps you feel great too.
- Spending some time exploring different hobbies, whether you learn a new language, pick up an instrument, or code your first app. You might find a new passion and gain some handy skills along the way.

Step 7: Ask for help if you need it

It's important to remember that no matter where you are in life, you'll never be alone, and there are always plenty of people ready to help. All you need to do is let them know you need their support. Your safety and wellbeing are important, so don't put it off.

CAREERS ADVICE

You can speak to trusted adults, explore careers and pathways online, or seek independent career advice.

If you're studying, book an appointment with the institution's career advisor, campus counsellor, or a student advisor for support and advice.

Your Career also provide lots of resources and avenues for you to explore.

FINANCIAL ADVICE

It's always best to speak to a professional before you sign up for loans or make any big financial decisions. Just make sure that they are licensed to provide the right information and have good reviews.

Moneysmart is a handy website where you can find information on nearly anything to do with finances and money.

MENTAL HEALTH SUPPORT

Headspace offer all kinds of support for young people, both in-person and online. Other services that might help include Lifeline and Kidshelpline.

PHYSICAL HEALTH SUPPORT

In an emergency, **always** call 000. Otherwise, it's a good idea to have regular check-ups with a GP or nurse. You can also book a telehealth appointment for advice via phone or video.

PROBLEMS AT WORK

If something goes wrong at work, you should be able to speak to your supervisor, manager, or the human resources team.

Safe Work Australia and Fair Work are the best places to start if you need advice or help outside of your workplace.

Are you ready for university?

Use this checklist to keep track of your applications and make sure you have everything covered before the start of the semester.

- Submit completed 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
- Organise your finances + budget
- Get any equipment + essentials you need
- Be prepared for self-directed study
- Go to O-Week + enrol in your courses

Are you ready to start work?

Use this checklist if you're applying for jobs. It could help you be 100% prepared for your first day in a new job.

- Create or update your resume
- Search for jobs you like the sound of + check you're eligible to apply
- Apply for a tax file number
- Complete applications carefully + write tailored cover letters
- Practise your interview techniques
- Get to know the organisation you're applying to
- 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

Adulting basics

Use this checklist if you're leaving school and preparing to become an independent adult.

- 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 (if you're 16+)
- Work out a budget + plan how you'll stick to it
- Check you're being paid correctly
- Learn how to do a tax return

Financial responsibility

Use this checklist to help you get set up financially when leaving school and preparing to become an independent adult.

- Organise a bank account, super fund + TFN
- Check out government support options
- Apply for scholarships + grants
- Avoid credit cards, loans + 'buy now, pay later'
- Complete and lodge a tax return each year
- Find work to help pay the bills
- Set up a savings account + put money away
- Make sure you're being paid correctly
- Be conscious of how much you spend
- Ask for help before making any big purchases

more resources

BLOGS

[Steps to apply to university](#)

[Early entry FAQs](#)

[Changing your preferences](#)

[Single vs double degrees](#)

[Skills to succeed at university](#)

[Understanding special consideration](#)

[What a gap year really costs](#)

[Essential budgeting tips for teens](#)

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