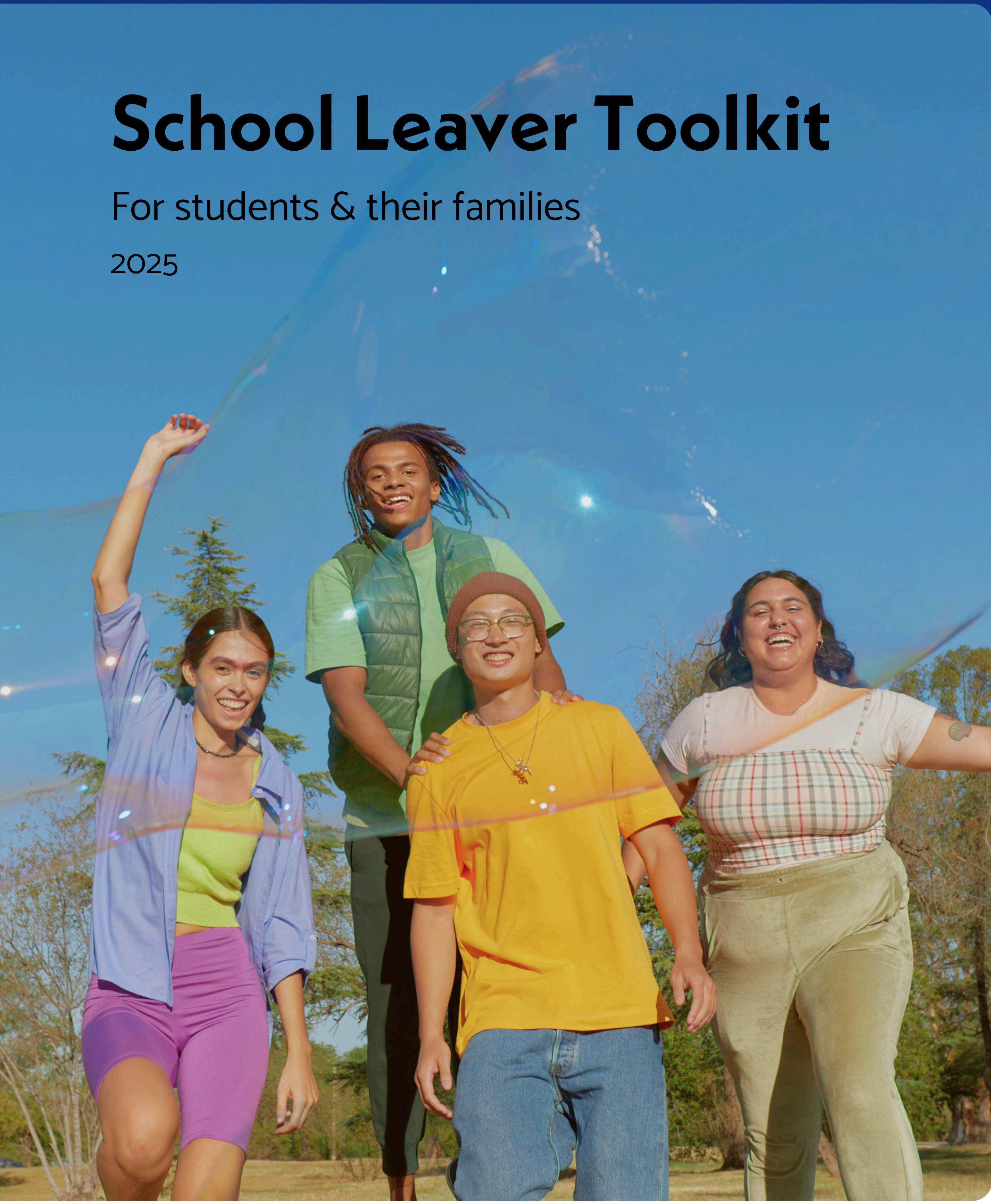
School Leaver Toolkit

For students & their families

2025



School Leaver Toolkit

For students & their families

A guide and resources for leaving school in Australia for school leavers and their families. Created by Study Work Grow Pty Ltd in 2025.

EDITION 7 I 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...

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.

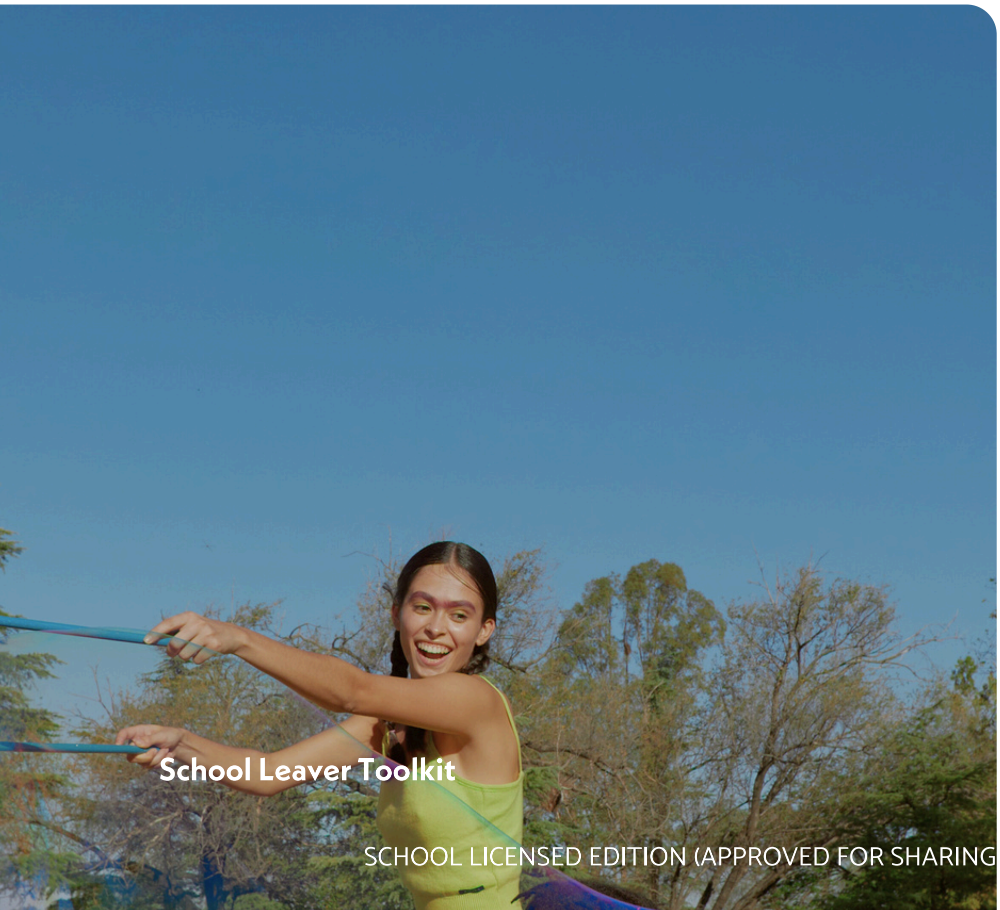
This is such an exciting time of life, but its understandable if there's a few things you're confused or worried about, or if you're not sure where to start.

We've put together some information, 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.



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 them out here.

EXAMS ALREADY DONE?

Congratulations! Now is the perfect time to reflect on how your study habits can benefit you beyond school. Even if you never sit another test, studying doesn't stop here.

Whether you're preparing for university, vocational study, or learning on the job, being able to manage your time, stay organised, and think critically are important human skills that will always give you an edge. So it's important to think about what school and studying have given you outside of just your results.

Post-school pathways

Your plan of action will depend on what you want to do or where you want to go after school. Here's some information about some options that you might like to explore further:

THINKING OF FURTHER STUDY?

Take a look at university, TAFE, and other institution profiles to see 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. If you've already put an application in but changed your mind? You can always **change your preferences**.

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.

Worried you won't get in to your first choice? This doesn't mean you should just give up - consider taking an **alternative pathway**.

JUMPING STRAIGHT INTO 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**, or **writing a great cover letter**.

WANT TO EARN AND LEARN?

If you want to combine work and study, doing an **apprenticeship or traineeship** lets you experience the best of both worlds.

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
- Organise important documents and paperwork

Remember, a gap year doesn't necessarily need to involve travel - you might take the time to learn new skills, save up some money, follow a passion, or just recharge and reassess your goals.

NOT SURE WHERE TO START?

It's OK if you're not sure about your next steps or something impacts your original plans, you're not alone.

Ask for help from trusted adults, friends, your school, your manager at work, or seek independent careers advice.

Life admin

Becoming an adult means you have much more choice and freedom, but there are extra responsibilities you need to think about too. Here are some things you might need to sort out before or shortly after 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 to your private one.

ENROL IN IMPORTANT SERVICES

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.

You'll also need to register on the **electoral roll** - you must vote in all local, state, and federal elections and referendums once you turn 18. You can enrol once you turn 16.

THINK ABOUT YOUR HEALTH

Being an adult means you're responsible for managing your own health. You should find and book a checkup with a **General Practitioner** (GP) and dentist every six months and see an optometrist every two years.

BUILD LIFE SKILLS

Learning the basics of cooking can stop takeaway and food delivery adding extra stress to your budget. Plus, having leftovers or meal prepping can save you heaps of time.

Unfortunately your clothes and room won't clean themselves, so if you haven't already, learn how to keep your space and things nice and tidy.

And have you thought about what you would do if a lightbulb went out, the handle fell off your bedroom door, or the kitchen sink was clogged up? Basic home maintenance skills are definitely worth learning too.

CONSIDER INSURANCE

Insurance acts as a safety net in case things go wrong and you can't afford to bounce back. It can cover things like car accidents, damage to your belongings, and even health problems.

While insurance can be handy, it can also be expensive, so it's worth **researching your options carefully**.

Financial independence

One of the biggest responsibilities of becoming an adult is learning to manage your own money. Here are some tips to get you started on the path to financial independence:

SORT THE BASICS

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

If you don't already have one, apply for a tax file number - you'll need one when you start working. 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 an account and making contributions.

FIND ASSISTANCE

Being financially independent doesn't mean you need to do everything alone. There is plenty of financial assistance you may be eligible for, such as:

- Subsidised Commonwealth Supported Places (CSPs) at university
- HELP loans, such as FEE-HELP, HECS-HELP, SA-HELP, or VET-HELP
- Government payments, including Youth Allowance, Austudy, ABSTUDY, etc.

Don't forget to see if there are scholarships or grants you're eligible for too.

CREATE A BUDGET

Make sure it includes as much detail as possible, like tuition fees and study costs, bills, daily living costs, and money for fun stuff. The more detailed it is the more likely you'll be able to stick to it and deal with any surprises.

Need some help? Check out these handy budgeting tips and get started with the template at the end of this guide.

OTHER TIPS

Avoid credit cards, loans, and "buy now, pay later" services as much as possible.

Start saving - even putting aside just a few dollars a week can add up to lots over time.

Always live within your means. It can be hard, but starting out with as little debt as possible could help you get ahead in the long run.

Leaving home

Thinking of moving out? You'll need to work out the kind of accommodation that's going to work for you and 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.

You can also find out if there are any scholarships or other government payments that can help you with the initial move or cover ongoing costs.

MOVING OUT TIPS

- Know exactly how much you can afford and stick to this limit.
- Budget for both daily living and unexpected 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 (preferably from a professional).
- Organise references and proof of your salary.
- Update your address where necessary.

STAYING HOME?

If you'll be studying, do you have the right technology at home, such as a reliable internet connection and device?

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

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

Backup plans

Life doesn't always go the way we want it to, and that can be frustrating. But you can make sure you're prepared to deal with the inevitable ups and downs by having a backup plan in mind.

RESULTS NOT AS A GOOD AS YOU EXPECTED?

If you're set on going to university but your ATAR is lower than expected, don't give up hope. There are several **alternative pathways** you can take. For example you could:

- Speak to the university you want to study at and ask for advice about your options.
- Enrol in a course with a lower entry requirements then apply to transfer into the course of your dreams during or after your first year.
- Complete a bridging or tertiary preparation course to meet entry requirements.
- Finish a similar course with lower entry requirements then apply for a postgraduate course in the same field.

CAN'T SECURE AN APPRENTICESHIP OR TRAINEESHIP?

If you're finding it hard to secure an apprenticeship or traineeship, you might like to:

- Begin studying a vocational qualification while you wait for a position to open.
- Consider completing a **pre-apprenticeship** to boost your chances of securing a place.
- Apply for entry level jobs in your chosen industry, start building experience, and ask to be considered for opportunities if they come up.

STRUGGLING TO FIND WORK?

If you're hoping to enter the workforce but struggling to get your foot in the door, you could:

- Apply for entry level jobs and start gaining hands-on work experience.
- Complete relevant short courses or microcredentials to boost your skills.
- Create a professional social media profile to ensure your online presence is working for (not against) you.
- Find professional help to create a top-notch resume (or start with our Super Simple Resume Builder).
- Attend networking events or speak to friends and family to 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.

Finding help

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 reach out. Your safety and wellbeing are important, so here are some places you can seek help if you need it:

CAREERS ADVICE

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

If you're studying, you can book an appointment with the institution's careers 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

Moneysmart is an unbiased and trusted website where you can find tools and tips to help with everything related to money.

If you want to get a loan, start investing, or make any other big financial decisions, it's always best to speak to a professional first.

You can find some tips here on choosing a financial adviser that's both trustworthy and right for your needs.

MENTAL HEALTH SUPPORT

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

PHYSICAL HEALTH SUPPORT

If you are seriously sick or injured, always call an ambulance on 000 or go to the nearest hospital emergency department.

Otherwise, you can see a GP for any non-urgent health problems. You may even be able to 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.

But if you need independent advice, your state/territory's WHS Regulator and the Fair Work Ombudsman are the best places to go.

Resources

We've prepared a variety of checklists and templates to help you transition to life after school. You can fill them out digitally, or print them and fill them in by hand.

You'll also find a variety of links to other useful websites and resources.

Study prep

Are you ready for study?

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

- [ ] Check key dates & cut-offs & set reminders
- [ ] Find & apply for scholarships & grants
- [ ] Submit completed applications
- [ ] Apply for a Unique Student Identifier (USI)
- [ ] Change your preferences (if you need to)
- [ ] Research alternative pathways
- [ ] Find & apply for accommodation
- [ ] Organise your finances & budget
- [ ] Get any equipment & essentials you need
- [ ] Go to orientation & enrol in your courses

Work ready

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 & check you're eligible to apply
- [ ] Write tailored cover letters
- [ ] Proofread applications & submit
- [ ] Practise your interview techniques
- [ ] Arrive at interviews on time & dressed well
- [ ] Thank interviewers for considering you
- [ ] Politely follow up in a few days (if necessary)
- [ ] Start preparing for your first day

Note: Check working conditions, pay, and know your rights and responsibilities before signing a contract. If you're unsure about anything, visit fairwork.gov.au.

Adulting basics

Are you ready to leave school?

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 a private email account
- [ ] Enrol in important government services
- [ ] Create a myGov account
- [ ] Register on the electoral roll
- [ ] Make regular health, dental & optical checkups
- [ ] Learn how to cook & prepare healthy meals
- [ ] Know basic home maintenance skills
- [ ] Keep on top of washing & cleaning

Money matters

Are you ready financially?

Use this checklist to help you become financially independent when leaving school.

- ☐ Open a bank account
- ☐ Research superannuation funds & join
- ☐ Complete and lodge a tax return each year
- ☐ Work out a budget & plan how you'll stick to it
- ☐ Start putting money away each week
- ☐ Avoid credit cards, loans & "buy now, pay later"
- ☐ Consider financial support options
- ☐ Keep receipts, invoices & records of purchases
- ☐ Be conscious of how much you spend
- ☐ Ask for help before making any big purchases

My weekly budget

ITEM	COST
Rent	
Groceries	
Daily incidentals (cleaning, laundry, toiletries, etc.)	
Transport (fuel, parking, fares, tolls, etc.)	
Utilities (internet, phone, electricity, water, gas, etc.)	
Technology (laptops, phones, chargers, etc.)	
Medical (medications, appointments, etc.)	
Study costs (textbooks, stationery, etc.)	
Maintenance (services, repairs, upgrades, etc.)	
Insurance (car, health, contents, etc.)	
Clothing (inc. shoes, accessories, uniforms, etc.)	
Entertainment (nights out, subscriptions, etc.)	
TOTAL	

Savings tracker

DATE	AMOUNT	TOTAL

More resources

BLOGS	
How to apply to university	Single vs double degrees
On campus vs online study	How to choose an accommodation provider
Signs you're ready to move out	Choosing your first superannuation fund
Budgeting for a gap year	How to use your scholarship money
Opening your first bank account	Dressing for interviews
Crafting the perfect job application	What is the 100-point ID check?
Understanding workplace health and safety	The benefits of networking
Is an apprenticeship right for you?	When life disrupts your final school years

DATABASES	
Scholarships and funding	Work experience and volunteering
Accommodation providers	Information sessions and events

USEFUL WEBSITES	
Study Work Grow	Your Career
Fair Work Ombudsman	Safe Work Australia
Australian Apprenticeships	Course Seeker
StudyAssist	Moneysmart
Services Australia	Australian Taxation Office
Healthdirect	Ask For Health
Headspace	ReachOut
eSafety Commissioner	Australian Electoral Commission

CONNECTING YOUNG PEOPLE
WITH FUTURES THEY LOVE

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