

# School Leaver Toolkit

For students finishing high school in 2023



study  
work  
grow

# **school leaver toolkit**

A guide to Leaving School for Year 12 students or any other school leavers (and their parents). Created by Study Work Grow Pty Ltd in 2023.

## **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

Finding help

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 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've got 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 attend info sessions if possible.
- Make a list of all the key dates for submitting applications, changing preferences, enrolling, paying fees, etc, 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. You could start your search on our [Scholarships Database](#), but there are thousands more out there to explore. Find more tips in the updated [Scholarships Guide](#).
- Worried you won't get your first choice? This doesn't mean you can't get in to your dream course or institution - consider taking an [Alternative Pathway](#) instead.

### STARTING AN APPRENTICESHIP OR TRAINEESHIP?

If you want to combine work and study, doing an apprenticeship or traineeship lets you get the best of both worlds. You can find out everything you need to know about apprenticeships and traineeships and how to find and apply for one in our [Apprenticeship and Traineeships Guide](#).

### 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 right now.
- Get your travel documents, visas, paperwork, insurance, and contact details organised.

You can find out everything you need to know about Gap Years in the latest [Gap Year Guide](#).

### PREFER TO START WORK?

Whether you're looking for a casual holiday job, part-time work while you study, or you're planning to jump into full-time work, you'll need a resume. Don't have one yet? Check out our [Super Simple Resume Builder](#) or get step-by-step help from the [Getting a Job Guide](#).

### DON'T KNOW 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, advisors in organisations you're moving into, or seek independent careers advice.

## Are you ready for university?

Use this checklist to keep track your uni applications and make sure you've got everything covered.

- 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
- Organise your finances and budget
- Get any equipment + essentials you need
- Be prepared for self-directed study

## Are you ready to start work?

Use this checklist if you're applying for jobs, it could ensure you're 100% prepared for your first day in a new job.

- Create or update your resume
- Search for jobs you like the sound of and 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](http://fairwork.gov.au)

## 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've even left school:

- 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.
- While we're on the topic of email, why not learn about the [importance of professional communication](#), and learn how to make [Social Media work for \(not against\) you professionally](#).
- Apply for or track down your existing [USI details](#) - you'll need them for further study applications, whether you're thinking of university or VET.
- Find a bank that offer you great terms, lots of services, and have ATMs and branches in locations near you, then open a [bank 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 keeping a record of your income and expenses.
- Set yourself up with a [myGov account](#) and link it to other important services, like [Centrelink](#) and the [ATO](#).
- Organise your own [Medicare card](#).
- Retirement might seem like a long way away, but now is a great time to learn about [superannuation](#), including setting up and starting to contribute to a super account. Keep a record of your account details and log ins somewhere secure, and remember to check in to see how it's performing from time to time.
- Learn about your [rights and responsibilities](#) at work.
- Create or update a [resume](#) or any [portfolios](#) of work that you've done.
- Register on the [electoral roll](#) (remember - voting is compulsory in all elections and referendums once you turn 18, but you can enrol once you turn 16).

## 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 18+)
- work out a budget + plan how you'll stick to it
- Check you're being paid correctly
- Learn how to do a tax return

## 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 (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.

### LIVING INDEPENDENTLY

- Work out how much you'll be able to afford.
- Factor in your living costs.
- Start saving for a deposit.
- Search for accommodation in your preferred areas within your budget.
- Consider shared accommodation.
- Don't sign a contract until you've read it all and preferably had it checked by a professional.
- 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

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 got 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 gives 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

## Financial Responsibility

Use this checklist to help you get set up financially, if you're leaving school and preparing to become an independent adult.

- Organise: bank account, super fund + TFN
- Check out government support options e.g. Centrelink
- Apply for scholarships + grants to help cover costs
- Avoid credit cards + high interest loans
- Complete and lodge a tax return each year
- Get a job - even a casual one will 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

# 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)	
Deposits and bonds	
Removalist, cleaning & connection costs	
Permits (e.g. parking)	
<b>TOTAL</b>	



## 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 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 similar course with a lower Selection Rank requirement, then 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 or traineeship 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, microcredentials, and workshops and keep your resume updated.
- Create a professional social media profile, connect with industry professionals, and make meaningful contributions to conversations.
- Pay for professional help to create an outstanding 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 point you in the right direction, provide mentoring, or keep you in mind for future opportunities.
- Consider starting up your own business.

## Step 7: Asking 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 will always be plenty of people ready to help. You'll just need to make the first move to let them know you need their input. 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 from professionals.

If you're at university or TAFE, book an appointment with the career advisor, campus counsellor, or a student advisor for support and career pathways advice.

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

### FINANCES

If you need financial help or advice, it's always best to speak to a professional before you sign up for loans or make any big decisions.

You can make an appointment with financial advisors at your bank or independently. Make sure that they are licensed to provide the right information and have good reviews. Money Smart could be a good place to start.

Centrelink will also be able to advise you on certain financial support and services.

### GENERAL OR MENTAL HEALTH

Headspace offer all kinds of support for study, work or mental health concerns.

Other services that might help include:

- Beyond Blue
- Lifeline
- Kidshelpline

### PHYSICAL HEALTH

For medical emergencies, always call 000.

Otherwise, register with a local GP or medical centre. You can also book telehealth appointments for consultations or advice.

### WORK

If you're at work, you should be able to speak to your supervisor or manager, otherwise the Human Resources (HR) team could help.

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

## More resources

### Blogs

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- [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](#)
- [University Disability Services](#)
- [What a gap year really costs](#)
- [Becoming independent](#)
- [Are you ready to leave school?](#)
- [University finance options explained](#)
- [Tax and young people](#)
- [Indigenous Student Support at University](#)

### Guides

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- [Apply to Uni](#)
- [Early Entry](#)
- [Scholarships](#)
- [Apprenticeships and Traineeships](#)
- [Gap Year](#)
- [Getting a Job Guide](#)

### Pages

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

CONNECTING YOUNG PEOPLE  
WITH FUTURES THEY LOVE



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