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School Leaver Toolkit

For students & their families

SCHOOL LICENSED EDITION (APPROVED FOR SHARING WITHIN A SCHOOL)

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A guide and resources for leaving school in Australia and New Zealand for students and their families. Created by Study Work Grow Pty Ltd in 2026.

EDITION 8 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...

Preparing to leave school

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

It's such an exciting milestone, but its understandable if there are a few things you're feeling confused or worried about, or you're just not sure where to start.

We've put together some information, checklists, and other resources designed to give you a great 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 could help you stay one step ahead.

Jump to...

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 and revision in before final exams start. We have a stack of study tips and resources to help you stay focused and ace your assessments - grab a copy of the Study Success Guide from your school or our bookshop, or take a look at some of the blogs on our website.

Exams already finished?

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

Whether you're preparing for further study or entering the workforce, 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 how school and studying have benefitted 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. Undecided? Here's some information about options that you might like to explore further.

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.

Thinking of further study?

Take a look at institution websites to see what they offer. Talk to staff and current students and attend info sessions if possible.

Make a list of any key dates and add them to your calendar and set reminders. If you change your mind about your courses, you can always change your preferences.

Apply for or track down your existing Unique Student Identifier (USI) in Australia or National Student Number (NSN) in NZ - it's required for any further study.

And if you're worried you won't get in to your first choice, remember that there are lots of alternative pathways to take.

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.

Jumping straight into work?

Create or update your resume and add your most recent work to your portfolio.

You might also like to read up on asking for a recommendation letter, writing a personal statement, preparing for your next interview, or writing a cover letter.

Taking a gap year?

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

- Defer any study plans
- Start planning, booking, and saving
- Organise important documents and paperwork

Remember, a gap year doesn't need to involve travel. You could take the time to learn new skills, save money, follow a passion, or just recharge and reassess your goals.

Life admin

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

Enrol in important services

Set up a myGov (Aus) or RealMe (NZ) account to access important government services, like Services Australia (Aus), MyMSD (NZ), the ATO (Aus), and Inland Revenue (NZ).

You also need to enrol to vote in Australia or New Zealand - you **must** vote in all elections and referendums once you turn 18. You can enrol once you turn 16 in Australia or 17 in NZ.

Think about your health

As an adult, 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 an optometrist every two years.

Apply for your own Medicare card to access discounted health care in Australia. In New Zealand, you might be eligible for a Community Service Card that can reduce the cost of some health care services.

Update your contact info

Make sure you have a private email address, as you won't be able to access your school email once you graduate. Forward any important emails or contacts to your new account.

If you're moving out, update your address where necessary so you don't miss any deliveries or mail.

And if you haven't done it yet, now's a great time to make a list of emergency contacts and share them with people you trust.

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 issues.

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

Gather important documents

Whether you want to open a bank account, buy a car, or even travel by yourself, you'll need a way of proving your identity.

There are several key documents you can use - some you might already have, while others you'll need to apply for. Here are some examples:

- Birth certificate
- Passport
- Driver license (including learner and provisional licenses)
- Proof of Age, Identity, or Photo card (Aus) or Kiwi Access Card (NZ)

In many cases when you need to prove your identity, you'll need to supply the original copies of these documents, so find a clean and safe space to keep them.

Audit your social media

Your digital reputation can mean more than you think - many employers use social media sites to research job applicants when hiring.

Take some time to review what others can see about you online and update your profile's privacy settings if necessary.

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.

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 (Aus) or IRD number (NZ) - you'll need one when you start working. Then read up about lodging 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 setting up a superannuation (Aus) or KiwiSaver (NZ) 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:

- Commonwealth Supported Places (CSPs) at university in Australia
- HELP Loans (Aus) or Student Loans (NZ)
- Government payments in both Australia and New Zealand

If you're thinking of further study, 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 unexpected surprises that might pop up along the way).

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

Other tips

Avoid credit cards, private loans, and "buy now, pay later" services as much as possible. They might seem like a good idea, but usually end up costing much more in the long run.

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 or bond 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.

Transport

You're probably not going to be able to rely on your parents to take you to and from places any more, so it's a good idea to learn about your options when it comes to transport.

Your own car

Having your own car is the most convenient way to travel, but it's typically also the most expensive, and comes with a lot of responsibility too.

Buying a car

If you've been saving and are ready to buy your own car, you can look at car dealerships, auctions, or private sellers. Buying through a licensed dealership or auctioneer are the safest options as you're protected by standard consumer rights. Buying through a private seller can be cheaper, but you'll need to take care as there are fewer protections if something goes wrong.

If you're thinking of buying a used car, **take a look at this guide** for more information.

Running costs

Purchasing the car is just the first step - to be able to drive it around, you'll need:

- A valid **driver license**
- **Registration** (Aus) or **vehicle license** (NZ) - if you buy a used car, you might also need to obtain a roadworthy/safety certificate (Aus) or warrant of fitness (NZ) before it can be registered or licensed.
- **Car insurance** - basic insurance is included in your registration in all locations except for NSW and New Zealand. Note that this only covers injuries to people caused by your car, not damage to the car itself or other property. If you want a higher level of cover, you'll need a separate insurance policy.

Registration and insurance costs vary depending on where you live and the type of car you drive, and can generally be renewed every 3 to 12 months. You'll also need to pay to renew your driver license every 5 to 10 years depending on your location.

And don't forget other ongoing costs like fuel, maintenance, and emergency repairs.

We highly recommend reading Moneysmart's **guide to buying and running a car** for more information, including details on warranties, car loans, and insurance options.

Public transport

While a car may be convenient, it's certainly not the only option. Public transport (such as buses, trains, and trams) is widely available in most metropolitan and many regional areas. It offers a cheaper alternative to driving, but can require a little more planning to reach your destination.

The quality and availability of public transport options varies from city to city, so if you're going to be relying on it, find out:

- What the closest option to you will be
- How often services run
- What times services start and end
- How long it takes to travel between locations
- How busy stops and stations are
- How much a full trip will cost
- How you can pay (cash, debit card, or travel card)
- What alternatives exist in case of disruption

Other options

Depending on where you live and your circumstances, there are other low-cost and free options for travel, including walking, cycling, or carpooling with friends.

Some cities have e-bikes or scooters available to hire - just make sure you wear the appropriate safety gear and follow any road rules.

Taxis and ride share apps are a good option when you're in a pinch or there are no alternatives, but could be expensive for daily use.

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.

Remember, just because a goal doesn't fit in with your life right now doesn't mean you can't go back and revisit it in the future.

Results not as a good as you expected?

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

- Talk to the university you want to study at about their pathway 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, foundation, or preparation course to meet entry requirements.
- Finish a similar course with lower entry requirements, then apply for a postgraduate course in the same field.
- Find a job and gain work experience, then apply as a mature-age student.

Can't secure an apprenticeship or traineeship?

If you're finding it hard to start 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 (Aus) or Youth Guarantee course (NZ) 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 when they come up.
- Engage an apprenticeship provider that specialises in connecting candidates with course providers and employers. They can guide you through the application process and help find opportunities that suit you.

Struggling to find work?

If you want to start working but are finding it difficult 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 tell friends and family what you're looking for. They might not be able to offer you a job, but 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 good about yourself 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.

Careers advice

You can speak to trusted adults, explore careers and pathways online, or seek independent career advice. Your Career (Aus) and Tahatū Career Navigator (NZ) provide lots of free resources for you to explore.

If you're studying, you can book an appointment with a careers or student counsellor for support and advice.

Mental health support

In Australia, Headspace offer all kinds of free support for young people, both in-person and online. In New Zealand, Healthpoint is a great starting point to find local mental health services near you.

Other services that might help include Lifeline and Kids Helpline (Aus) or Youthline and 0800 What's Up (NZ).

Financial advice

Moneysmart (Aus) and Sorted (NZ) are unbiased and trusted websites full of tools and tips to help with money. But if you want to take out a loan, start investing, or make any other big financial decisions, it's always best to speak to a professional first.

Physical health support

If you are seriously sick or injured, always call **000** (Aus) or **111** (NZ), or go to the nearest hospital emergency department. Otherwise, you can see a GP for any non-urgent health problems. You can even book an appointment 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, the Fair Work Ombudsman (Aus) or Employment New Zealand are the best places to go.

Resources

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

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

Checklists

Are you ready for study?

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

Are you ready to start work?

- [ ] Create or update your resume
- [ ] Search for jobs & check your eligibility
- [ ] 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.

Are you ready to leave school?

- [ ] Finalise your study or work plans
- [ ] Work out where you'll be living
- [ ] Create a private email account
- [ ] Enrol in important government services
- [ ] Create myGov (Aus) / RealMe (NZ) account
- [ ] Register on the electoral roll
- [ ] Make regular health checkups
- [ ] Learn how to cook healthy meals
- [ ] Know basic home maintenance skills
- [ ] Keep on top of washing & cleaning

Are you ready financially?

- [ ] Open a bank account
- [ ] Research superannuation or KiwiSaver
- [ ] Lodge a tax return each year
- [ ] Work out a budget & stick to it
- [ ] Start putting money away each week
- [ ] Avoid credit, loans & "buy now, pay later"
- [ ] Consider financial support options
- [ ] Keep important receipts & invoices
- [ ] Be conscious of how much you spend
- [ ] Ask for help before making 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

My details

Name	
Phone number	
Email address	
Mailing address	
Medicare number	
Tax file number	
Unique student identifier	
Banking details	BSB: Account number:
GP details	
Emergency contact	Name: Number:

Documents checklist

Form of identification (birth certificate, passport, driver's licence, etc.)	
Details of my course, enrolment, and/or scholarships	
Prescriptions, care plans, and/or any other important health information	
Rental contract, tenancy agreement, or other accommodation paperwork	

Other important information

More resources

Databases

Scholarships and funding	studyworkgrow.com/scholarships
Work experience	studyworkgrow.com/work-experience
Accommodation	studyworkgrow.com/accommodation-options
Jobs and opportunities	studyworkgrow.com/find-opportunities
Info sessions and events	studyworkgrow.com/careers-events-list

Blogs

How to apply to university	studyworkgrow.com/steps-for-applying-to-university
Single vs double degrees	studyworkgrow.com/single-vs-double-degrees
On campus vs online study	studyworkgrow.com/on-campus-vs-online-study
Full-time vs part-time study	studyworkgrow.com/full-time-vs-part-time-study
Alternative pathways	studyworkgrow.com/alternative-pathways-to-university
Choosing accommodation	studyworkgrow.com/choosing-an-accommodation-provider
Finding your first job	studyworkgrow.com/first-jobs/
Apprenticeships and traineeships	studyworkgrow.com/apprenticeships-traineeships/
Dressing for interviews	studyworkgrow.com/interview-outfits
The benefits of networking	studyworkgrow.com/the-benefits-of-networking
Opening a bank account	studyworkgrow.com/opening-your-first-bank-account
The 100-point ID check	studyworkgrow.com/100-point-id-check
Spending scholarship money	studyworkgrow.com/spending-scholarship-money
Budgeting tips	studyworkgrow.com/budgeting-tips-for-teenagers
Gap years	studyworkgrow.com/gap-years

Helpful links

Australia

Government

myGov	my.gov.au
Services Australia	servicesaustralia.gov.au
Australian Taxation Office	ato.gov.au
Australian Electoral Commission	aec.gov.au

Work and careers

Your Career	yourcareer.gov.au
Australian Apprenticeships	apprenticeships.gov.au
Workforce Australia	workforceaustralia.gov.au
Fair Work Ombudsman	fairwork.gov.au
Safe Work Australia	safeworkaustralia.gov.au

Further study

Course Seeker	courseseeker.edu.au
StudyAssist	studyassist.gov.au
ComparED	compared.edu.au

Money

Moneysmart	moneysmart.gov.au
ACCC	accc.gov.au
Canstar	canstar.com.au

Health and wellbeing

Healthdirect	healthdirect.gov.au
Ask For Health	askforhealth.org.au
Headspace	headspace.org.au
Lifeline	lifeline.org.au
Kids Helpline	kidshelpline.com.au
Beyond Blue	beyondblue.org.au
Black Dog Institute	blackdoginstitute.org.au
eSafety Commissioner	esafety.gov.au

Transport

Service NSW	service.nsw.gov.au
Transport NSW	transportnsw.info
VicRoads	vicroads.vic.gov.au
Transport Victoria	transport.vic.gov.au
Queensland Transport and Main Roads	tmr.qld.gov.au
Translink Queensland	translink.com.au
Access Canberra	accesscanberra.act.gov.au
Transport Canberra	transport.act.gov.au
SA Government	sa.gov.au/topics/driving-and-transport
Adelaide Metro	adelaidemetro.com.au
Transport WA	transport.wa.gov.au
Transperth	transperth.wa.gov.au
NT Government	nt.gov.au/driving
Transport Tasmania	transport.tas.gov.au
Metro Tasmania	metrotas.com.au

Helpful links New Zealand

Government

RealMe	realme.govt.nz
Ministry of Social Development	msd.govt.nz
Inland Revenue	ird.govt.nz
Electoral Commission New Zealand	vote.nz

Work and careers

Tahatū Career Navigator	tahatu.govt.nz/work
Work and Income	workandincome.govt.nz
Employment New Zealand	employment.govt.nz
WorkSafe New Zealand	worksafe.govt.nz

Further study

Tahatū Career Navigator	tahatu.govt.nz/study-and-training
StudyLink	studylink.govt.nz
Thinking About University	thinkingaboutuni.nz
Qualification and Course Search	qcs.tec.govt.nz

Money

Sorted	sorted.org.nz
Consumer Protection	consumerprotection.govt.nz
Canstar	canstar.co.nz

Health and wellbeing

Health New Zealand .... healthnz.govt.nz

Healthify .... healthify.nz

Healthpoint .... healthpoint.co.nz

Lifeline .... lifeline.org.nz

Youthline .... youthline.co.nz

0800 What's Up .... whatsup.co.nz

Mindfit NZ .... mindfitnz.co.nz

Netsafe .... netsafe.org.nz

Transport

NZ Transport Agency .... nzta.govt.nz

Motu Move .... motumove.govt.nz

Auckland Transport .... at.govt.nz

Metlink (Wellington) .... metlink.org.nz

Metro Christchurch .... metroinfo.co.nz

eBus (Nelson and Tasman) .... ebus.nz

BUSIT (Waikato) .... busit.co.nz

Baybus (Bay of Plenty) .... baybus.co.nz

goBay (Hawke's Bay) .... gobay.co.nz

Te Huia .... tehuiatrain.co.nz

Capital Connection .... greatjourneysnz.com/capital-connection

CONNECTING YOUNG PEOPLE
WITH FUTURES THEY LOVE

studyworkgrow

p. + 61 7 4039 3862
e. info@studyworkgrow.com