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KNOW YOUR CONTACTS

It is normal to feel a little overwhelmed when looking at this entire booklet for the first time. Be encouraged that you are not alone, and many young people before you have been on the same journey.

CONTACT US

Department of Children, Youth Justice and Multicultural Affairs

A: 111 George Street, Brisbane QLD 4000

P: 1800 811 810

W: www.cyjma.qld.gov.au/contact-us/department-contacts/child-family-contacts/child-safety-service-centres

After Care Services

P: 1800 NEXTSTEP (1800 639 878)

E: nextstepreferrals@lwb.org.au

W: www.nextstepaftercare.com.au

Housing Services

Department of Housing Works

A: 80 George Street, Brisbane QLD 4000

P: 13 QGOV (13 74 68)

W: www.hpw.qld.gov.au

Homeless Services

P: 1800 474 753 (free call)

Children's Guardian

Office of the Public Guardian (OPG)

A: Level 3, 363 George Street, Brisbane QLD 4000

P: (07) 3225 8325 or 1800 661 533

E: child@publicguardian.qld.gov.au

W: www.publicguardian.qld.gov.au

Mental Health Service

QLD Health – General Health Information and Referral Service

P: 13 HEALTH (13 43 25 84)

(cost of local call – 24-hour service)

Transition to Independent Living Allowance (TILA)

P: (07) 3224 8045

W: www.qld.gov.au/youth/familysocial-support/transition-to-independence

E: info@chilfsafety.qld.gov.au

Youth Housing and Reintegration Service (YHARS)

W: www.qld.gov.au/youth/family-social-support/yhars-youth-housing

Transition to Adulthood



SILP Handbook 9

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INTRODUCTION

Sortli—a mobile app to help with your transition:

It provides a step-by-step guide for all the important areas of your life, such as finding a place to live, looking after your health, managing your budget, finding a job, or doing some training and general life skills. It works by helping you to set your own personal goals and milestones, keep track of your progress and celebrate your successes. The information you enter in to the app is stored on your mobile device and it is completely private.



LIFE SKILLS CHECKLIST

This is a tool that provides you with information and knowledge about some of the important documents, processes, and tips and tricks to ensure that you can manage day to day moving forward as a young adult. By the end of this handbook you should be able to successfully complete the Transition to Adulthood checklist below.

| Do you have the following? | | | | |
|---|-----|----|-------------|---------------|
| Document/task | Yes | No | In progress | Date Complete |
| Tax File Number | | | | |
| Birth Certificate | | | | |
| Medicare Card | | | | |
| Health Care Card | | | | |
| Learner/Driver License | | | | |
| Resume | | | | |
| Enrolment to vote (and do you understand this process) | | | | |
| Savings bank account | | | | |
| Everyday bank account | | | | |
| Housing application submitted | | | | |
| Alternate housing referrals submitted | | | | |
| What are the three things about transitioning to adulthood that you want to learn in the next few months? | 1. | | | |
| | 2. | | | |
| | 3. | | | |
| What do you need to do to get together all the information and documents you want about yourself? | | | | |
| | | | | |
| | | | | |
| | | | | |

CREDIT CARDS

Credit cards offer you a loan of money from a bank that can be used to make **purchases, balance transfers** and/or **cash advances** and require that you pay back the loan amount in the future, with interest.

When using a credit card, you will need to make at least the minimum payment every month by the due date on the balance, otherwise you will incur fees and charges. If these fees and charges are left unpaid you can jeopardise your credit score.

Just like bank loans, credit cards incur interest. But unlike bank loans the interest on credit cards is MUCH higher! Some credit cards can lend money at up to 30% interest. The average credit card interest is about 19%.

What is difference between credit card and debit card?

The difference is that a debit card has a Visa® or Mastercard® logo on its face. When you use a debit card, the money is used from your own account. With a credit card, you're borrowing money to be repaid later. ATM and debit cards allow you to use ATMs, a safe and convenient way to manage your money.



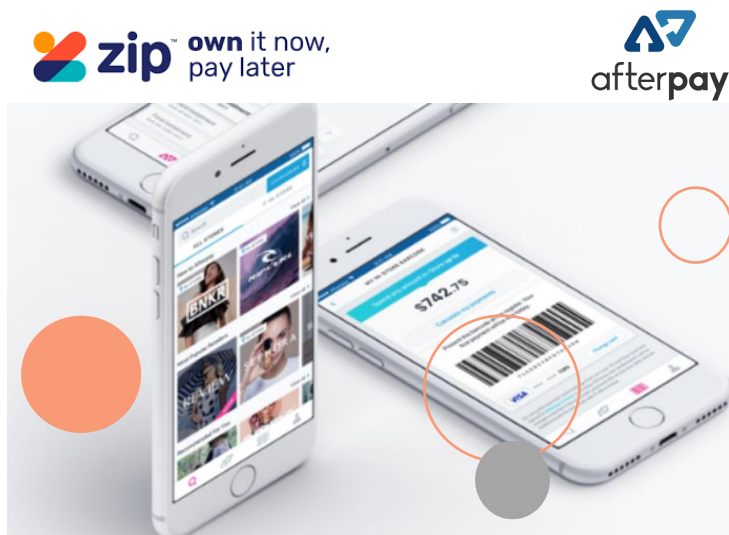
ZIPPAY AND AFTERPAY

ZipPAY and AfterPAY are digital services that makes it possible to buy something now, and pay it off in fortnightly instalments. Unlike layby, you'll get the product right away, whether you're shopping online or in-store.

Most of the purchases made using ZipPAY and AfterPAY will be paid in fortnightly instalments. Missing an instalment results in a \$10 fee and, if you fail to make the repayment within a week, another \$7 fee will be charged. Missing all of the repayments on a pair of \$100 jeans then has the potential to put you back an additional \$68 (that's an expensive pair of jeans!!!).

AfterPAY doesn't perform a credit check when you sign up. This makes it different to other forms of credit as there's no check to see if it suits your needs. The hidden costs of these services are not just fees and charges, the biggest cost can be to your credit history if you don't keep up to date with the payments or pay them on time.

HOT TIP: When you see something that you want to buy **STOP, PAUSE, and ASK** yourself “do I really need this, and can I afford this in my budget?”.



TAX FILE NUMBER

To work in Australia, you must have your own Tax File Number (TFN). A TFN is a unique number assigned to you by the **Australian Taxation Office (ATO)**. It's your personal reference number within the tax system.

It is easy to apply for your TFN. All you will need is your birth certificate or other primary ID and the application is free of charge. You will only get one TFN for your entire life, even if your name or residency changes, so keep it confidential and in a safe place.

Your TFN can also be used to:

- Lodge an Australian tax return.
- Apply for income assistance or support payments.
- Start a new job, which includes filling out a Tax File Number declaration.
- Earn income from a savings account or investment.
- Receive a HELP payment (for TAFE or University).

Example of a TFN:

Tax file number 9 8 7 6 5 4 3 2 1

It's important that you obtain a TFN as soon as you start working as there are penalties in place for not having a TFN. Here's a brief list of the things that you **can't** do without a tax file number:

- Apply for government benefits (Centrelink).
- Lodge your tax return electronically.
- Apply for an Australian Business Number (ABN).



TAX FILE NUMBER (CONT...)

The way you'll end up applying for a TFN will depend on your circumstances and preferences, but there are three main ways to do it.

The Post Office

You can apply by completing the online application form (which you can find on the ATO website), printing out the summary, and then taking it to an Australia Post retail outlet for an interview. You must sit the interview within 30 days of completing the online form and will need to take proof of identity documents to the interview.

The ATO

If you live near an ATO shopfront, you can apply there by completing a TFN application form and taking it there along with proof of identity documents. Remember that you'll have to book an appointment in advance.

By Post

Apply via post by completing a TFN application form and mailing it to the address on the form along with **copies** of your identification documents. Don't mail the originals or you might not get them back.

Online

Here is the link for finding your TFN Application online:

<https://www.ato.gov.au/Individuals/Tax-file-number/Apply-for-a-TFN/>



BANK ACCOUNTS AND LOANS (CONT...)

While it is certainly possible to store your money in physical cash, there are many reasons why you should have a bank account. Security is an important reason why people store their money in bank accounts. When you have a bank account, you can access physical cash wherever there is a bank branch or ATM.

Some things to remember when choosing a bank account:

- What are your spending and saving needs?
- What are the bank's fees? These can sometimes be an awful surprise – know in advance and match the fees to your likely use of the bank.
- Does the bank offer a youth or student package that is relevant to you? Often such packages come with better fee deals and sometimes good interest.

How to set up a Bank Account:

- Step 1: Apply for your account online or visit a branch.
- Step 2: Verify your identity with primary ID.
- Step 3: Your debit card will be mailed to you with an initial pin code that you are able to activate and change.
- Step 4: Set up Internet Banking (a bank employee can help with this).
- Step 5: Start Saving!

Some Popular Banks in Australia:



BANK ACCOUNTS AND LOANS

If you get a personal loan, you must repay the money you borrow within a specific time, usually 1 to 7 years. You also pay interest on the amount you borrow, plus fees and charges.

What is Interest?

Interest is a fee the bank will charge you for lending money to you. Each bank and institution have different interest rates that change depending on the economic climate.

All credit providers are required by law to lend you money responsibly. This means they must not lend you money if they think the credit is too much for to repay. The credit provider may look at your credit report and ask for:

- Proof that you are 18 years old.
- Australian citizenship.
- Meet minimum income requirements.
- Be employed or receive regular income.
- Pay slips (proof of income).
- Bank account statements (proof of saving and spending history).
- Copies of other credit contracts or bills (to see what other costs you have).

When you take out a personal loan, you will be asked to sign a credit contract. The contract will detail:

- The amount you borrowed.
- The interest rate, fees and charges.
- The amount of repayments and when they are due.
- The term of the loan (how long it will go for).



MEDICARE CARD

In Australia, if you are 15 or over, you have the right to see a doctor without a parent present. Seeing a doctor can be expensive—about \$60–70 a visit. However, some doctors can see you for free, as long as you have your own Medicare card—this is called 'bulk-billing'. Before you make an appointment, check if your doctor offers bulk-billing. Health Care Cards can also be used when seeing your doctor (refer to next page for more information).

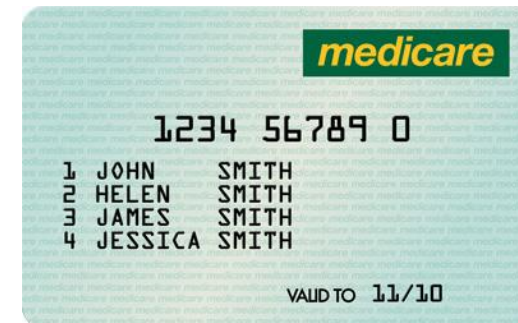
To access these benefits, you need to have a Medicare card. If you're aged 15 years, you can apply for your own Medicare card.

Medicare provides benefits for things such as:

- Appointment fees for Doctors, including specialists.
- Test/examinations by doctors.
- Eye tests/examinations by optometrists.
- Most surgical/other therapeutic procedures performed by doctors.

Sometimes the term Family Doctor and Regular Doctor is used. This refers to a Doctor that you have seen for a significant amount of time. There are a range of benefits to having a Doctor that you see regularly including that they are aware of your medical history, personality and risk factors without the need for you to re-tell another person.

Example of a Medicare Card



HEALTH CARE CARDS

A Health Care /Pension or Concession Cards entitle you to cheaper prescription medicines under the Pharmaceutical Benefits Scheme. You may be eligible for other concessions from the Australian Government. Some of these concessions may be available for a dependent child.

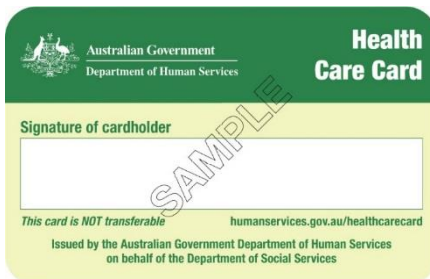
Benefits could include:

- Bulk Billing for doctor's appointments, as decided by your doctor.
- Refunds for some medical expenses through the Medicare Safety Net.
- Discounted mail redirection through Australia Post.
- Energy and Electricity bill discounts.
- Discounted Public transport.
- Discounted Motor vehicle registration.

Please check with your state and territory government about what concessions Health Care Card holders can get. The entitlements may vary from state to state.

<https://www.humanservices.gov.au/individuals/subjects/concession-and-health-care-cards>.

Examples of a Health Care and Concession Cards:



ENROLLING TO VOTE

Voting is our opportunity to decide who will be the best people to make decisions for us at a local, state and national level. We can choose who becomes a politician because we live in a democracy. If you do not agree with the people who are in charge, then you can vote in an election to try and change that. If you do agree with the people in charge, then you can vote in an election to make sure that they become politicians again.

Enrolment and voting in Australia is **compulsory** for Federal, State and Local Government elections for citizens over 18. Enrolling to vote is easy and can be completed online: www.aec.gov.au/enrol.

Enrolment Eligibility basics:

- You are an Australian Citizen.
- Aged 18 years or over.
- Have lived at your address for at least one month.

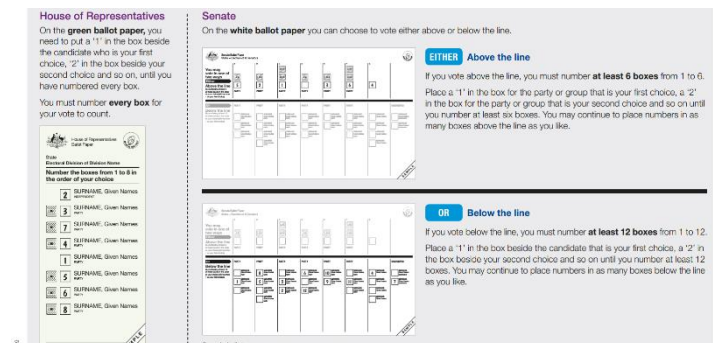
What you need to register:

- Your Driver's License, Australia Passport or Birth Certificate.
- Please note that 18+ or Proof of Age card are NOT accepted.

How to Vote:

On election day you will receive two ballot papers a **green** one for the House of Representatives and a **white** one for the Senate. Your local polling booth volunteers will be able to assist you on the day.

Find your local polling booth at: www.aec.gov.au/Voting/ways_to_vote/



BIRTH CERTIFICATE

A Birth Certificate is an official copy of the registration of your birth and is often used to help establish a person's identity. You can apply for a Queensland Birth Certificate if you were born or adopted (and registered) in the state. If you were born outside Queensland, contact the registering authority interstate or overseas.

Your standard Birth Certificate is a recognised identity document and may be used when:

- Legally proving your name, age, place of birth and parents' details.
- Applying for a driver's licence or passport.
- Enrolling at a school.
- Applying for Centrelink income.

To ensure the safety of your certificate, it is recommended you have certified copies that you can provide instead of the original. To certify a photocopy of your Birth Certificate, you need to have it witnessed by a Justice of the Peace (JP). JPs are regular people who, through training, are qualified to witness documents people use for official or legal purposes. Check your local area to find a JP.

To find a JP in your local area search:

www.qld.gov.au/law/legal-mediation-and-justice-of-the-peace/about-justice-of-the-peace/search-for-your-nearest-jp-or-cdec

Application

If you do not have a Birth Certificate you will need to apply for one from the Australian Birth Deaths and Marriages.

<https://www.qld.gov.au/law/births-deaths-marriages-and-divorces/birth-death-and-marriage-certificates/birth-certificates/applying-for-a-birth-certificate>

Keeping it safe

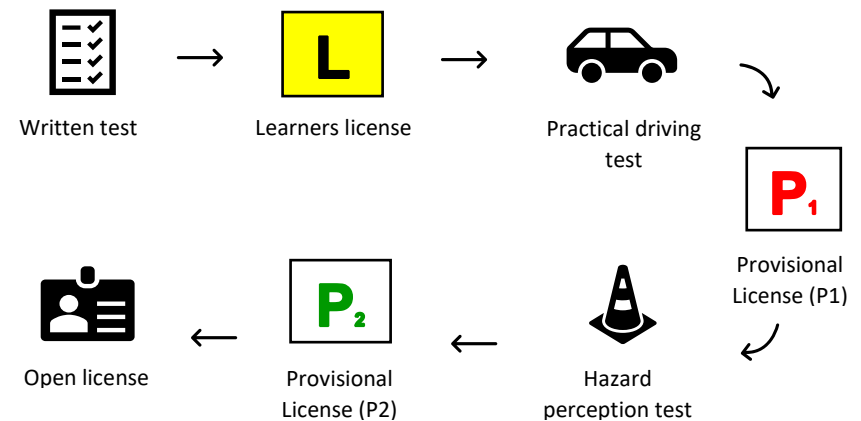
Have a think about how you will keep your Birth Certificate safe!

LEARNERS AND DRIVERS LICENCE

Getting a driver's license is an exciting experience. For many it is considered an important first step toward achieving independence and becoming a young adult. It is important that you know and obey the rules of the road and that you become a safe and responsible driver in sharing the roadway with other motorists.

To get a driver's license in Queensland or add another class to your existing license, you must pass written and practical driving tests.

In Queensland, the progression for getting your license is as follows:



Driving is a complex task, even for the most seasoned drivers. For young drivers, it is especially difficult and can be lethal. In fact, motor vehicle crashes are the leading cause of death for persons between the ages of 17 and 25.

Example of a QLD Drivers License:



LEARNER'S AND DRIVER'S LICENSES

You must pass a written road rules test before you can get a learner license. Some things you need to know about getting your learner's license:

- You can apply for your learner licence when you turn 16 years and you must hold your learner licence for at least 1 year.
- You must display L plates at the front and rear of your vehicle and have your Learner's Driver's License on you at all times when driving.
- You must gain **100 hours of supervised** on-road driving experience, which includes 10 hours of night driving.

HOT TIP: *Having trouble or unable to complete your full 100 hours of supervised driving experience? Under certain circumstances, you may be able to apply for an exemption (that means you won't have to submit a logbook before attempting your practical driving exam).*

Braking the Cycle:

PCYC Braking the Cycle (BTC) is a volunteer driver mentor program designed to support learner drivers without access to a supervisor or registered vehicle to complete their logbook hours. The aim of the program is to provide young people with increased employment opportunities, community connection and driver education.

Please contact your closest PCYC or find more information about BTC on their website: www.pcy.org.au/youth-and-community/personal-and-leadership-development/braking-the-cycle

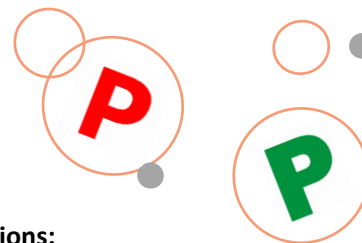


LEARNER'S AND DRIVER'S LICENSES (CONT...)

You can upgrade your learner license or upgrade to another class by passing a **practical driving test**. There are 2 stages to holding a provisional license, **first stage provisional (P1)** and **second stage provisional (P2)**.

P1 License Restrictions:

- You must not use your mobile phone when driving, including hands-free functions and blue tooth accessories.
- Your passengers are banned from using mobile phones on loudspeaker functions.
- Only one passenger aged under 21 years (excluding immediate family members) may travel with you between 11pm and 5am.
- You are not allowed to drive high powered vehicles.
- Your blood alcohol concentration level must be 0.000.



P2 License Restrictions:

- If you hold a P1 licence, you also need to pass a hazard perception test before getting your P2 or open licence. The Hazard Perception Test can be taken online. You can take the test as many times as you need to, and you only need to pay for it once you have passed.
- If you are **under 23 years** you must hold your P2 licence for at least 2 years. You must display green P plates at the front and rear of your vehicle.
- You must carry your licence with you when driving.
- You are not allowed to drive high powered vehicles.