# YOUY Mext Step

preparing young people for leaving care







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# 1 Getting started!



#### FOR YOUNG PEOPLE...

Leaving care is a technical term used in legislation. All it means is that your care order ends and you are no longer formally in the care of the Minister. This usually happens when you turn 18.

Leaving care doesn't mean you have to leave where you are currently living – that is up to you and your carer to decide. Another way of thinking about this is that you've reached the time in your life when planning for your future is a good idea.

Your Next Step is for young people who are preparing to 'leave care'. It is a guide for you and your caseworker, and anyone else who may be supporting you, and it includes information about the sort of help and financial assistance you are entitled to after you turn 18 and you are no longer legally in care.

Always ask for assistance when you need it! Good questions to ask your caseworker include:

- What's in my Leaving Care Plan and do I have a copy?
- What are my rights and entitlements?
- What financial assistance is available?
- Where can I go for assistance and who are my contacts?

Your Next Step doesn't cover everything, but it does have lots of great ideas.

There will be some things you know already, but also lots of ideas and suggestions for things like where to find accommodation, how to work out what you want to study, how to make money, how to stay healthy, and where to go when you need some help.



#### TIP

Check out the YOU website (you.childstory.nsw.gov.au) for more useful information about leaving care.

#### Is this for me?

Yes! Your Next Step can help you start planning for your future when you're 15 and older and still in care, and even if you're over 18 and looking for extra information and support.

#### FOR CASEWORKERS...

This book is a conversation-guide for young people and caseworkers (and carers and family, too). The young person you are working with may get more out of some sections than others, but try to avoid making assumptions about what they do and don't know. Check in with the young person to understand what their needs are.

Your Next Step works best if you and the young person you're working with go through it over time, connecting with other information sources as you need them. Check out Leading The Way, too. It's a great resource for carers and caseworkers, and is a valuable companion to Your Next Step.





#### PREPARING TO LEAVE CARE

'Leaving care' means you're no longer in the formal care of the Minister, but it doesn't mean leaving behind the support of the people around you, including your carer, your caseworker, and your community. Planning ahead and thinking about your goals can help you feel more confident about 'your next step'.

#### What is a Leaving Care Plan?

Your Leaving Care Plan contains information about the kind of help, support and financial assistance you will need and want when you leave care. It covers areas including education and training, health and wellbeing, culture and connections, legal matters, personal documents, and decisions about where you are going to live. Sometimes people call it a Futures Plan or Aftercare Plan.

#### Have a say in your Leaving Care Plan

Talking about your Leaving Care Plan gives you, your carer and caseworker a chance to decide what will make it easier for you to get started on life as an adult. Developing a plan takes time and there's plenty of opportunity for it to change over the years as you get a better idea of what you want to do.

• Planning begins when you turn 15. It will start with conversations about what you enjoy doing, what you would like to study, what you want to achieve, how you want to keep in touch with family and friends, and on being connected to culture and community. You can talk about what you need help with, what you're worried about and what you're good at. You might also talk about everyday skills like cooking, driving and budgeting—young people who have left care and set up home on their own often say they wish they'd known more about them before they moved out!

- Conversations get more specific as you approach 18. You will talk about things like where you will live, where money will come from (including the sort of financial support you're entitled to), how you will travel to see family and friends, the kind of education and training you hope to do or the work you'll be looking for, and how to get the health and wellbeing support you want. The plan needs to be very specific about your goals and the assistance you will need to reach them. Nobody's input is more important than yours!
- By the time you leave care at 18, your
  Leaving Care Plan will be complete. It will
  set out your future goals, your decisions about
  education, housing, health, money, and family
  and community contact. Your Leaving Care
  Plan will also make clear exactly who is there
  to support you along the way, for example your
  caseworker, your carer or family members, and
  other support people in your life.



#### **TIP**

As things change for you over the next few years, your Leaving Care Plan can be updated. Make sure you let your caseworker know if something happens like you move house, get a new job or have a baby.

#### **AFTERCARE**

After you turn 18 you are still entitled to help and support. This is called 'aftercare' and it's available until you turn 25. Aftercare can include financial assistance, access to information, referrals to services like counselling, and help connecting with family.

#### **Aftercare support**

After you turn 18 and your care order has ended, you will still be able to get support from the Department of Communities and Justice (DCJ) or the agency that managed your out-of-home care. They'll help make sure your Leaving Care Plan is carried out, and they'll be your back-up if something challenging comes along. Aftercare support can include:

- some financial assistance
- referrals and advice about accommodation, studies, job-seeking, legal matters, health services, counselling and other professional services
- access to your personal records such as birth certificates and documents about your time in care.

Read more about how to access your personal records in the section My Rights, Entitlements and Documents.

Your plan can be updated when things change or you need assistance.



#### **TIP**

If you feel like you're not getting the support you need contact the Care Leavers
Line on 1800 994 686 or by email at careleaversline@facs.nsw.gov.au

#### Specialist Aftercare Services and emergency support

If you need support but don't want to deal with your out-of-home care agency, contact one of the Specialist Aftercare Services listed on the DCJ website. Go to facs.nsw.gov.au and search for 'Planning For Your Future and Support After Care'.



#### TIP

The DCJ After Hours Response Team can help care leavers with emergency support outside of normal business hours. The request for assistance must come through the Child Protection Helpline. If you need urgent assistance before 9am or after 5pm, your first step should be to call the Child Protection Helpline on 132 111.

# 3 Your health & safety

If you take care of yourself, you'll be able to enjoy all the opportunities that come your way. Pay attention to your physical health and your wellbeing, keep yourself and your home in good condition, and always be aware of staying safe.



#### GOOD HEALTH

Being healthy means eating well, keeping fit and knowing how to look after yourself if you're sick or injured. Get started by walking, swimming, or joining a netball or footy team. It doesn't have to mean expensive gyms!

#### **Eat well**

A good diet keeps you strong and healthy, gives you energy and feeds your brain. All of these are fantastic foods to be eating every day:

- fruit and vegetables (including different types and colours)
- grains like rice, corn and oats
- protein foods including lean meats and fish, eggs and nuts
- and dairy products such as yoghurt and milk.

Say no to foods with lots of fat, sugar and salt like hot chips, chocolate, sugary soft drinks and biscuits—think of them as treats, not every-day foods.

#### **Get sporty**

Keeping fit makes you feel great and helps you deal with stress, anxiety and depression. Some people enjoy team sports, others prefer activities like rock climbing. Joining a sports club is easy and usually pretty affordable. Take a look at <a href="mailto:sport.nsw.gov.au/getactive/find-a-sport">sport.nsw.gov.au/getactive/find-a-sport</a> to see what's out there.

#### Be active

Even if you don't love organised sports, you can stay active by having a walk, hitting the local pool, going for a surf or hopping on a bike. Free apps like 'Runtastic Running & Fitness', 'Workout Trainer' and 'Daily Yoga' can help you get active.

#### Get a good night's sleep

Sleeping well can help you feel mentally strong and calm. Missing out on sleep can make it hard to concentrate and may even lead to emotional outbursts and dangerous risk-taking. For the best chance of a good night's sleep:

- avoid things like coffee, tea and cola after about 4pm
- try to stick to a regular bedtime
- give yourself time to wind down in the evening
- put away your phone or screen at least half an hour before you want to get to sleep.



#### **TIP**

To help you wind down try listening to soft music, reading a book or having a relaxing bath—or check out some of the sleep and meditation apps you can download on your phone.

#### Look after cuts and scrapes

Treat injuries as soon as you can. Keep a set of band-aids, bandages and antiseptic creams in a safe spot at home. If you get a cut or a scrape, clean it, dab it with antiseptic, and cover it with a band-aid so it will heal quickly. If it's something more serious, see a doctor or go to an Emergency Department.



#### TIP

Call the 24-hour helpline HealthDirect on 1800 022 222 if you are hurt or sick and not sure what you should do. A nurse will take your call and help you work out if you need to see a doctor or go to the Emergency Department.

## Take care of yourself when you feel sick

Mild symptoms, like runny noses and tummy upsets, can usually be treated by 'over-the-counter' products from the chemist (these are medications you can get without a doctor's prescription). Read the instructions or talk to the chemist so you know how to use the product properly. If the symptoms are more severe, it's best to see a doctor.

#### Visit the doctor

Do you know where to go if you need medical help? Look up the number of the local medical centre and keep it somewhere handy, like in your wallet or on the fridge. And remember to call 000 if you need an ambulance, the fire service or the police.

#### What is bulk billing?

When you go to see a doctor or a health service, part of the cost is paid for by Medicare. Some doctors and health services 'bulk bill' which means they bill Medicare directly and don't charge you anything. Others will charge you their full fee and leave you to claim some of the money back from Medicare by going into one of the Medicare offices, or by putting in a claim online. Before you make an appointment, ask if the doctor or health service 'bulk bills'. If they don't, ask them to explain their fees and what you need to do to get money back from Medicare.

#### **Get your Medicare card**

Medicare is Australia's healthcare system. You can have your own Medicare card as soon as you turn 15 and use it to access low-cost or no-cost help from doctors and other health services (make sure you take it with you when you go!). Your caseworker will help you apply for a Medicare card before you leave care.

#### What is My Health Record?

My Health Record is Australia's digital health system. It allows you to view your health information online, from anywhere, at any time. Information can be added by you, your doctor or Medicare, including results from tests and scans and details of the medicines you have used. If you have been in care, it is likely that a My Health Record has been created for you. After you turn 14, you can take control of your My Health Record: that means you get to decide what information goes in there and who sees it. You can also choose to delete your My Health Record, but you should discuss this with your carer, caseworker or agency first so you don't lose access to important information.



#### Consider private health insurance

Medicare covers most of your costs when you go to see your local doctor (including most tests and scans), as well as most of your costs as a public patient in a public hospital. However, there are some things it does not cover. For example, Medicare won't help you pay for acupuncture and physiotherapy treatments; trips to the dentist; or the cost of an ambulance. Also, as a public patient you may have to wait months for non-urgent surgery. Many people take out private health insurance to give themselves extra cover. With support from the government, private insurers offer a discount of up to 10 percent to people aged between 18 and 29. If you don't start private health insurance until after you turn 30 you will be charged the Lifetime Health Cover loading (the loading is removed after you have held private insurance continuously for 10 years). For more information, take a look at privatehealth.gov.au

#### **Check your NDIS Plan**

The National Disability Insurance Scheme (NDIS) provides funding for people with disability so they can access the supports and services they need to live comfortable and active lives. If you have a disability, talk to your caseworker and carer about applying for an NDIS plan or submitting a review of your current one. Reviews can take time, so think ahead and put your plans in place before you turn 18.

#### Sexual health and contraception

Talk to your doctor or Family Planning NSW about your sexual health and contraception. There's nothing embarrassing about asking questions that will keep you safe and well. Remember condoms keep you protected against unwanted pregnancies, and most (but not all) sexual transmitted diseases.

**Read more** about sexual health and contraception in the section *My Friends, Family and Community.* 



#### Healthy teeth and dental work

Visit the dentist at least once a year for a check-up. It will keep your teeth, gums (and breath!) in good shape and can prevent costly dental work down the track.



#### TIP

If you need dental work, and it's expensive, talk to your caseworker to see if you can get some help to cover the costs.

#### Be sun safe

Anyone can get skin cancer, but you're at higher risk if you spend a lot of time outdoors or if you're very fair with pale skin and light coloured eyes. Just one bad sunburn can increase your risk of getting skin cancer. Get into the habit of wearing sunscreen, sunglasses, long sleeves to cover your arms and rashies when you're swimming, don't burn!

# EMOTIONAL AND MENTAL WELLBEING

A good sense of wellbeing can help you cope better during hard times at school, work or in your personal life. If you feel like you're struggling, there are people around you who can help.

#### **Coping with stress**

Finishing school, finding work, earning money, keeping up friendships and relationships, or just working out what to do next—it all adds up to a lot of pressure. Stress is a normal reaction to the changes and responsibilities that most teenagers have to deal with, and everyone handles it in their own way. Here are some things that can help:

- **Take a nap!** Being tired usually makes things feel worse than they really are.
- Remember to eat well. Munch on vegetables and fruit instead of chips and biscuits.
- Get moving. Try to include some regular exercise in your day. Going for a run, swim or bike ride when you're feeling low can change your mood.
- Cut back on alcohol, smoking and other drugs. They can be tough on your physical and mental health. Get help if things feel out of control.
- Have some time to yourself. It can help you see things differently. Spend time outdoors; write your thoughts in a journal; put on your headphones and listen to some music; pick up a pencil and start sketching: do whatever works for you.
- Talk to people you trust. Sharing your thoughts with friends, family and even caseworkers gives them an opportunity to show you how much they care about you.
- Try not to take on too much. Think about your priorities and concentrate on those. If you try to do too many things you may end up stressed or frustrated.
- Try relaxation exercises. There are lots of things you can do, including meditating, going to yoga, or even just taking a bath with some calm music.



#### TIP

Sometimes feelings of sadness, loneliness or stress are more than you can cope with on your own. Remember there are people who can help. Ask your doctor to put you in touch with a professional counsellor, or call 13 11 44 to talk to someone at LifeLine.

**Read more** about your personal support network in the section *My Friends, Family and Community.* 



## Understanding depression and anxiety

Everyone has times when they feel down or sad for days or even weeks at a time, especially if there's something tough going on like exams or a relationship breakdown. But if those feelings last for months or longer, it could mean you're dealing with a mental health issue like depression or an anxiety disorder.

- People with anxiety disorders feel so
   worried about things that they can't get on with
   their everyday lives. Often they have physical
   responses, like a racing heart, breathing
   difficulties or an upset stomach.
- People with depression may feel so sad, or so numb, they find it hard to function normally. It's common for them to lose interest in things, to have trouble sleeping and concentrating; sometimes they're very aware of aches and pains.

If you're worried about how you're feeling, talk to someone about it. Friends, family and other people you trust can be helpful, or you can get help through Reach Out (reachout.com), Headspace (headspace.org.au or 1800 650 890), Beyond Blue (beyondblue.com.au or 1300 22 4636) or a good local counselling service. If you're in crisis or the bad feelings won't go away, call Lifeline on 13 11 44. It's important to remember that you don't have to feel this way forever.



#### **TIP**

If you need help accessing a counsellor or psychologist, talk to your caseworker.

#### PERSONAL SAFETY

It's important to think about your personal safety when you're going out, travelling or online. Even though Australia is a safe place to live, it's wise to be aware of what's going on around you and to think ahead about possible risks.

#### **Going out**

When you're out and about, a few sensible precautions can help make sure you get home safe and sound.

- Tell people where you're going. Before you head out, tell someone where you're going, who you're going to be with and when you expect to be home.
- Work out how you're going to get home before you go. If you're using public transport, check where the nearest stops are and what times the services are running. If you're travelling by taxi, use a licensed taxi or a well-known ride-sharing app, and let someone know what you're doing.
- Don't be tempted to get a lift with a stranger. If you do get caught out and don't know how to get home, call someone you trust.
- When you're on foot, avoid streets and public spaces that have bad lighting. It's usually best to keep to well-lit spaces where there are plenty of other people.
- Be aware of what's going on around you.
   Parked cars that have their engines running, or people who stand nearby when you're handling your money could be a sign of trouble.
   Trust your instincts. If something is making you uncomfortable move to a safer space like a public place where there are more people around, or a well-lit shop. If you think you're in danger, tell someone or call the police on 000.

#### Keep safe with drugs and alcohol

Sometimes young people use alcohol and drugs to relax and be sociable, and sometimes they use them to help cope with difficult feelings and experiences. If you are using alcohol or drugs, it's important to know how to use them safely:

- Know what you're taking. Only ever use alcohol or drugs if you know where they have come from and you're confident about what's in them.
- Think about risks. Teenagers are less likely than adults to feel sleepy after a few drinks so they're more likely to drink to risky levels and do something dangerous or that they regret later.
- **Tell a friend.** If you're using drugs, let a trusted friend know what you've taken so they can get the right help if something goes wrong.
- Think ahead. Remember that even if you're not a big user, drinking and drug use can affect your decision-making ability so think ahead about things like contraception and travel plans.
- Have a back-up plan. Always have in mind someone you can contact if you get into a situation that worries you or where you feel unsafe.

#### Why is 18 the legal drinking age?

When you're a teenager, your brain is still growing. Drinking under the age of 18 can damage parts of your brain that are still developing including areas that control decision-making, problem-solving, memory and learning. It can also lead to mental health difficulties like depression and makes you more likely to be a risky drinker as an adult.



#### TIP

If you feel like your drug or alcohol use is getting out of control, talk to your carer, caseworker or agency, or call the Alcohol and Other Drug Information Service (ADIS) on 02 9361 8000 or 1800 422 599 for 24-hour access to drug and alcohol crisis support.

#### **Going online**

Keeping connected with family and friends often involves using social media like Snapchat, Instagram and Facebook. It's fun, it's easy and it's normal. But there are some risks involved. You can help protect yourself, and your privacy, by getting into good habits.

- Think about what you post. Don't rush to post anything if you're upset or angry.
   It's almost impossible to get content removed once it's up there, even if you click 'delete'.
- Be selective about what you share. Make accounts private so that only people you know can see what you post, and don't share location information.
- Don't share private information. Chatting online with people you don't know in real life isn't unusual, but some people are online to make contact with young people for the wrong reasons. If you like to chat online, give yourself a made-up name, never share private information, and if anyone ever makes you feel uncomfortable, tell someone you trust or call the police on 000.
- If you don't like how someone is behaving online, block them. You don't have to put up with anyone trolling you, harassing you or making you feel bad. If you want to talk to someone about what's happened, speak to your carer, caseworker or a friend, or call the Kids Helpline (1800 55 1800). If the user behind the account you have blocked shows up again, make a report to the police.

• Speak up if you don't like what you see. If you've seen inappropriate content, or you are unhappy about content that has been posted or images that have been shared, you can make a complaint directly to the platform involved. For contact details, go to <a href="mailto:esafety.gov.au">esafety.gov.au</a> and search for 'report illegal and harmful content'.



#### **TIP**

If you do plan to meet someone you've met online, never go on your own! Take someone with you, preferably an adult, and tell a trusted friend or carer what you're doing.



#### **Protect your identity**

More than half a million people have their 'identity' stolen every year! Here's what you can do to keep yourself safe from identity theft.

- Think carefully before you share details like address, phone number and bank details.
- Use strong passwords, with combinations of numbers and letters.
- Stick to retailers with good reputations when you shop online.
- Regularly check your bank account. If you see any transactions you don't remember, get in touch with your bank.

#### PERSONAL CARE

Getting into the habit of being clean and tidy keeps you healthy and makes your home safe and welcoming. It also gives you a head start when you're meeting new people, socially or for work or study.

#### Keep it clean

Sometimes you need reminding to do these little things for you and your home, but once you get into the habit, it's easy.

 Wash your hands with soap. Water alone is OK, but soap does a better job of lifting germs and other nasties off your skin. Wash hands after going to the toilet and especially before you handle food.

- Have a daily shower or bath, use soap, and wash your hair as often as it needs it (probably two or three times a week is fine).
- Look after your hair with a daily brush, and a regular haircut.
- Take good care of your teeth by brushing and flossing twice a day. Visit a dentist once a year for a check-up. If you have braces, follow your orthodontist's instructions so your braces have the best effect.
- Wash your clothes regularly. Most clothes need a wash after one or two wears. Have a look at the instructions on the label: some clothes are good to go in the washing machine; others need to be washed by hand. Wash dark clothes in one batch, and light clothes in another so the colours don't blend.
- Dry your clothes on a clothesline or in the dryer (again, check the instructions on the label to be sure). Drying clothes over a heater is a fire risk.
- Do a little bit of house cleaning every day. Make sure food and drinks are put away as soon as possible, and any dirty cups and plates are washed; leaving them out can attract pests. Other jobs like vacuuming, mopping and dusting can be done about once a week.
   You can pick up a cheap vacuum, mops and cleaning products from some op shops and places like Vinnies and The Salvos.







#### SUPPORT NETWORK

Your personal network can be made up of people like your family, friends, elders, and teachers: people you can rely on for love and support. Take time to think about who those people are for you and to recognise that you can call on them when you need help.

#### Your carer and caseworker

Although your Care Order comes to an end when you turn 18, that doesn't mean your relationship with your carer or caseworker has to finish.

- If you've had a good relationship with your carer, you will be likely to stay in touch with them, and maybe to stay on living with them.
- Your caseworker will probably still be involved in your life, too. They may be providing support and connecting you with services as part of your Leaving Care Plan. Remember, if things change you can go back to your Agency or caseworker.

#### Your birth family

Most young people continue to have contact with their birth family while living with their carer. Whether that relationship is healthy or challenging, you are likely to think of those family members as part of your personal support network. If you feel like you want to live with family after you leave care, have a talk with your caseworker about it. Think through what it will be like, and what your options are if it doesn't go as well as you'd hoped.



#### **TIP**

If you ever feel you need extra help with birth family relationships, you can talk to your caseworker, or connect with organisations such as Relationships Australia (relationships.org.au)

#### Your culture

Your connection to culture, country and community can grow and change with you. If you have a Cultural Plan, your carer and caseworker will have been helping you to maintain cultural connections. After you leave care, try to stay in touch with people who can help you keep up that sense of identity even if you don't feel strongly about it now. It can be useful to know who to speak to in case you want to strengthen those connections later.

If you feel you're being bullied, harassed or discriminated against because of your race you can talk to your carer, caseworker or someone from your cultural community. You can also make a report to the Human Rights Commission at <a href="https://humanrights.gov.au">humanrights.gov.au</a> or by calling 1300 656 419.

#### What is a Cultural Plan?

If you identify as Aboriginal or Torres Strait Islander, or you come from a culturally and linguistically diverse background, you probably have a Cultural Plan. These plans are about your relationship to family, community, language, religion and other beliefs and how to support your connections to them.

#### FRIENDSHIPS

Good friendships help you feel happy and confident, and can get you through difficult times. Good friends look out for you, and want you to be your best.

#### **Making friends**

Some people find it easy to meet people and make new friends. For others it can be tough. Here are some things you can do to make friends in your community:

- Find people who have the same interests as you. Search the internet or call your local council or library to find clubs or groups.
   These might be sports or interests like music or photography.
- Be a volunteer. Volunteering lets you meet new people, have new experiences and feel good about yourself while you do it! It can also be something to mention in a job application!
- Think about what it takes to be a good friend. Learn to listen and pay attention to what people are sharing with you. Appreciate their interests, acknowledge their feelings and be there for them when they need you.

#### Knowing what a 'good' friend is

Good friends help and support each other. They're also honest with each other, sometimes sharing the kind of 'tough truths' that help us make good decisions. Good friends earn your respect, make you smile and don't 'buy' your friendship.

## Peer pressure and knowing what a 'bad' friend is

Your friend's opinions are important to you but peer pressure and wanting to fit in should not make you do things that are not right for you. Someone who doesn't listen to you, puts you down, makes you do things you don't want to do or talks to other people about you in ways you don't like, is not a good friend even if they tell you they love you.

#### **Understanding bullying**

People who have experienced tough times sometimes find it hard to recognise bullying. They might put up with being treated badly, or they might treat other people in ways that are unfair or cruel.

- Bullying can be physical or psychological.
  It can be about pushing or hitting someone,
  or it can be about excluding them, humiliating
  them in front of other people, or spreading false
  rumours about them. It can happen online and
  can cause real harm in the short and long term.
  It is never OK.
- You deserve better. If you're being bullied, you might feel like things will never change.
   Remember, you have a right to feel safe, and be safe. Talk about what's going on with someone you trust. You could talk to your carer, caseworker or friends, or call a service like the Kids Helpline (1800 55 1800) or Lifeline (13 11 14).



#### RELATIONSHIPS

Many young people have romantic and intimate relationships. Whether they last for a short or long time they should be based on mutual care and respect.

## What a 'healthy' relationship looks like

All relationships have their problems but if it is a healthy one you should feel valued, supported and happy most of the time. Here are some good signs:

- You feel free to see your family and friends when you like, sometimes without your partner being there.
- You feel free to make your own decisions about your body, your money, your work and how you spend your spare time.
- You listen to each other respectfully and don't insult or abuse each other when you disagree.
- You acknowledge and celebrate each other's achievements.
- You don't try to control or manipulate each other, or force each other to do things you don't want to do, including sexual activity.



## What an 'unhealthy' relationship looks like

Having disagreements and even feeling a bit unhappy in a relationship is not unusual. Sometimes these things will pass, but if you feel like that all the time, it could be a sign that the relationship is not a healthy one. Here are some other signs:

- Your partner is possessive, checking up on you all the time and trying to control who you see and where you go.
- Your partner is jealous, and accuses you
   of spending too much time with other people
   or of cheating on them, when those things are
   not true.
- Your partner is threatening, shouting at you, or throwing and breaking things when you're together.
- Your partner is emotionally abusive,
   making you feel bad about yourself or blaming
   you for things that aren't your fault.
- Your partner is physically abusive, including shoving, hitting, causing you injury or forcing you into unwanted sexual activity.



#### **TIP**

If you feel unsafe in your relationship, get help. If it's urgent, call emergency services on 000. You can also call 1800 737 732 to speak to someone at 1800RESPECT, the national counselling service for sexual assault, and domestic and family violence.

#### Your sexuality

Your sexuality is about how you choose to express yourself, romantically and sexually. It isn't as simple as being 'straight' (being attracted to the opposite sex) or 'gay' (being attracted to the same sex). You might not be sure about your sexuality, or you might find that your feelings change over time. Working this stuff out can be tricky. If you have questions, you might like to chat with a counsellor at Qlife (qlife.org.au or 1800 184 527).

#### Your gender identity

Gender is about how you see yourself and choose to express yourself, regardless of your physical characteristics. Questioning your gender identity and then letting other people know about it is challenging, and the people who do it can be admired for their courage. If you are questioning your gender identity and feel like you need support contact Twenty10 (Twenty10.org.au or 02 8594 9555).

#### **Understanding 'safe sex'**

If you are having sex, it's important to have the information you need to avoid sexually transmitted infections (STIs) and unwanted pregnancies. Here are a few things to think about:

- Contraceptives. These are medications or devices that help prevent unwanted pregnancies (remember, none are perfect!).
- Sexually transmitted infections. STIs can be passed on through all sorts of sexual contact including kissing and touching, and through fluids including blood, saliva and semen.
   Condoms can protect you from most STIs.
- Sexual health checks. These are a smart idea for anyone who is sexually active, especially anyone who has had unsafe sex or has more than one partner.

For information about contraceptives, STIs or sexual health checks speak to your doctor or a sexual health clinic like Family Planning NSW (1300 658 886), or check out the Play Safe website (playsafe.health.nsw.gov.au)



#### TIP

If you think you have picked up an STI, head to the doctor or a sexual health clinic straight away. Leaving a problem untreated can lead to serious long-term effects including infertility.

#### Let's talk about consent

Having sex is only okay when both people want to do it. That means they're not being threatened, pressured or tricked into it and they are clearly capable of giving their consent (in other words, they're not drunk, high or unconscious). It's important to know that at any time someone can change their mind about what's going on.



#### **TIP**

When you're getting intimate with someone, it's good to just ask if they're OK with it. Don't ever pressure someone to have sex with you, and don't ever feel you have to say 'yes' if someone is pressuring you. If someone really likes you, they won't pressure you.

#### Respecting privacy and dignity

It is wrong to take naked, revealing or sexual images of someone without their permission, for example when they're in the shower or getting changed. It is also against the law to use sexting to make someone feel humiliated or threatened. Penalties can be serious.

#### What is sexting?

Taking suggestive or sexually explicit photos or videos and then sending, receiving or forwarding them on your phone or over the internet is called 'sexting'. Some young people think of it as a kind of flirting, but it can cause public humiliation for the people involved. If sexting involves people under 16, or if it is used to harass someone of any age, it is illegal. Penalties can include time in prison for the person in the image, as well as the person taking or sending the image. If you ever receive suggestive or sexually explicit photos or videos, you can avoid getting into trouble by deleting them immediately and telling the sender you don't want to receive anything like this again. Don't forward them: if you do, you could be charged with a crime.



#### SOCIAL SKILLS

Good social skills help you get along with other people and make most aspects of your life easier.

#### **Everyday social skills**

Social skills include being polite and courteous, having good manners, and understanding what it takes to study, work and socialise with others. Here are some important social skills:

- Say 'please', 'thank you' and 'excuse me'.
  You'll probably find things go more smoothly.
- Manners are about what you do as well as what you say. For example, waiting your turn to speak, sharing, and pitching in to help.
- **Be on time and be prepared.** When you're socialising, working or attending classes, turn up on time and ready to go.
- Give people some 'personal space'.
   When you're talking with someone, stand back a little so they don't feel crowded.
- Be aware of dress codes. Dress to the occasion. Sometimes casual clothes may not be appropriate, for example at a job interview.

#### **Communication skills**

The way you communicate depends on who you're talking to and the situation you're in.

- Greetings. When you meet new people, introduce yourself by saying hello and telling them your name.
- Eye contact. It's usually important to have eye contact with people you're talking with but, in some cultures, eye contact is seen as disrespectful. If you're unsure, ask politely, or see if a friend can advise you.
- Listening. Take turns in conversations. Good conversation is just as much about listening as talking. If you don't understand something, or need more information, don't be afraid to ask.
   People will appreciate the effort you're making.
- Tone. Conversations have different boundaries
  if you are talking with a friend or someone like
  a teacher or a boss. Usually, we only share
  personal information with people we know
  very well.

# 5 Your education & training

One of the best ways to ensure you reach your goals is to finish school and maybe even go on to further education or training. Think about your strengths and interests. What help do you need to get there?



#### HIGH SCHOOL

Finishing school through to the end of Year 12 gets you ready for further study or a good entry-level job—you'll have more choices in the future, and a much better chance of being financially secure.

#### Making choices for Years 11 and 12

In the senior years of high school, you'll get to choose which subjects you do to prepare you for further study or work. To help you choose:

- Know your strengths. The My Future website (myfuture.edu.au) helps you think about your interests and strengths, and gives you ideas about careers.
- Understand the pathways to jobs you like.
   Career Bullseyes (myfuture.edu.au/bullseyes)
   show the link between subjects you like and careers they can lead to.
- Get to know unis and TAFEs. Universities
  and TAFEs run open days for high school
  students. Have a look at their websites to see
  what's on, and talk to your school, carer or your
  caseworker about how to get there.

#### **Coping with school pressures**

Here are some tips for getting through the final years of high school:

- **Study spaces.** Most people find it easier to study in a quiet, well-organised space.
- Motivation. Build-in rewards for yourself while you're studying. Plan to stop for a healthy snack every hour or two; schedule in some downtime watching a show; or get together with friends for a night off once a week.
- Educational support. If you need extra help, speak to your carer, caseworker or teachers.
   They might be able to help with homework support, tutoring or mentoring.
- Phones and distractions. It's not easy, but try to put away the phone so you're not tempted away from your studies.

#### **Vocational Education and Training**

If you're focussed on going straight into the workforce, you might find it useful to choose subjects that offer school-based vocational training. Those subjects are called 'Vocational Education and Training' or VET courses. Speak to your school or your caseworker to find out more about the VET courses you can do in your area.

## Financial support for finishing high school

The government provides young people who are in care or who have left care with financial support so they can finish high school and undertake further study. Speak to your caseworker about financial entitlements such as these:

- The Teenage Education Payment (TEP).
   The TEP goes to carers to help them support 16 and 17-year-olds to remain in school or other training. Eligible carers receive payments of up to \$6,000 a year.
- Post Care Education Financial Support.
   This allowance helps carers cover the cost of having a young person who has turned 18 stay on in their home while they complete their HSC.



#### TIP

Your caseworker can help you access school records and other documents to help with your applications for jobs or for entry into uni, TAFE or other study or training. Read more in the section *My Rights, Entitlements and Documents*.

# FURTHER EDUCATION AND TRAINING

The study you do after school will be a big boost to your career and financial security in the years ahead.

#### Financial support for further study

There's lots of financial support available to young people who take on further study after leaving care, including government payments, government-subsidised courses, and fee exemptions, discounts and scholarships. Don't let money worries stop you from enrolling to study or do an apprenticeship! If you have concerns about money, speak to your carer or caseworker, or to student services at the uni or TAFE you're interested in attending.



#### TIP

Don't forget you might be eligible for scholarships to cover some of your uni costs.

#### How much does uni cost?

If you are an Australian citizen enrolled at a public university then you are almost certainly eligible for a Commonwealth Supported Place (CSP). If you have a CSP, the government pays part of the cost of your fees.

The remaining part of the fees has to be covered by you. The exact amount depends on which uni or college you go to, and which course you do. As a very rough guide, a nursing degree costs around \$6,500 a year for three years and a law degree around \$11,000 a year for four years.

Most students pay these fees through HECS-HELP which is an interest-free loan that you only start paying back when your income reaches a certain level. When you do start repaying your HECS-HELP, it will come out of your wages automatically, in the same way that your tax does.

Ask your carer, caseworker or school to help you find out more about CPS and HECS-HELP.



#### **TIP**

Finding the forms or websites a bit too much? Ask your caseworker, carer or teachers to help you understand how to apply.

#### University

Universities offer flexible courses relevant to different careers. Here are some other things to know about university:

- Apply when you're in Year 12. Most students apply for admission to university while still at school. Speak to your school or take a look at the University Admissions Centre website (uac.edu.au) for information.
- You may be eligible for bonus points or early admission. There are lots of pathways into university and not all of them mean you need a high ATAR. Some students apply for early admission through the 'Schools Recommendations Schemes', before they sit for HSC exams!

Some places are put aside for students

- who have had setbacks at home.

  The Educational Access Scheme helps young people who have had some setbacks to get a place at university, either by making an adjustment to their ranking, or by offering a specially allocated place. The Scheme is managed by the University Admissions Centre (uac.edu.au). Your carer, caseworker or school can help you apply. See the OOHC Status and Applying for University factsheet on the UAC
- There are scholarships for young people in out-of-home-care. Many universities offer extra support for young people who have spent time in out-of-home care.

website for more information.

- Scholarships for young people in financial hardship. Most universities offer Equity Scholarships that provide funding for students who don't have a lot of money, usually those who are already receiving payments from Centrelink.
- Aboriginal and Torres Strait Islander students can access extra support.
   All universities run programs that provide
   Aboriginal students with the support they need to make the most of university life and to get the degree of their dreams. These can include scholarships, special entry opportunities, fee-free bridging courses, mentoring, tutoring and safe cultural spaces. To find out more, go directly to each university.



#### TIP

Western Sydney University (WSU) and the Department of Communities and Justice are working together to offer Out-Of-Home-Care Pathways Scholarships to young people who have been in care and who want to enrol in a degree or diploma at WSU. Speak to your caseworker for more information.

#### **TAFE**

Technical and Further Education institutes, known as 'TAFEs', offer skills-based courses in fields such as hospitality, tourism, construction and community work. TAFE graduates have employment rates and salary levels similar to those of university graduates. Here are some things to know about TAFE:



- Fee-free courses. The Smart and Skilled initiative subsidises the cost of training for skills that are in demand. The course list changes every year but young people in care or about to leave care who choose to enrol in a Smart and Skilled course will be fully subsidised—in other words, your TAFE course will be completely free! To find out more go to smartandskilled.nsw.gov.au
- Support for Aboriginal students.
   Many TAFEs around New South Wales offer courses specifically designed for Aboriginal and Torres Strait Islander students. That includes courses in Aboriginal languages, cultures and sites. To find out more call TAFE on 131 601.
- On-site childcare. A number of TAFEs have on-site childcare centres—perfect for young parents who want to get ahead. To find out more call TAFE on 131 601.

#### **Apprenticeships**

Apprenticeships are a great way to get started in many trades. Apprenticeships let you earn a wage while you study and get on-the-job experience. Anyone can apply to start an apprenticeship, no matter how old they are, how well they did at school, or when they left school. Go to australianapprenticeships.gov.au to learn more.

#### **Training**

You can also train with other organisations including community education providers, agricultural colleges and industry skill centres. The government website My Skills (myskills.gov. au) provides information on courses offered by registered training organisations, including how long they run and how much they cost.



# 6 Your work

Working gives you money in your pocket, but it can also make you feel good, help you meet new people, teach you new skills and give you a sense of satisfaction. You might be after part-time work, a full-time job or an apprenticeship.

I needed help to get a job.

My caseworker helped
me with my resume and
filling out all the forms.

I love working because
then I get to spend
my own money on my
own things.99

(Jason, 19)



#### MAKING PLANS

Doing some work experience lets you see what working life is like and gives you basic skills and something to talk about in job applications.

Work experience and volunteering can also make connections for the future, and may even lead to a job.

#### Get started with a part-time job

Everyone has to start somewhere! Whether it's babysitting or working in a café, a part-time job is a great way to get experience as a worker and earn a few dollars at the same time!

#### Think about what you want to do

Working out what kind of job you want can be tough. Think about what you enjoy (for example spending time with people) and the things you find easy (like physical activities or learning languages). Your strengths and interests might make you a natural fit for a certain type of job. Have a look at the Careers Bullseyes produced by the Department of Education (myfuture.edu.au/bullseyes) to see links between the things you're interested in, and the kind of jobs they lead to. Also keep an eye out for career information days.

#### Try work experience

One of the best things you can do is line up some work experience. Normally, work experience is unpaid, but it gives you an opportunity to see what everyday work inside the industry of your choice is really like. Many schools arrange work experience during school-time; talk to your career advisor to see what's happening at your school or ask around for opportunities for work experience outside school hours.

#### **JOB SEARCHES**

Finding a job takes time. Don't worry! Just focus on doing what you need to do to be job-ready—your opportunity will come.

#### **Looking for jobs**

There are a number of ways to find out about job opportunities. Here are a few ideas to get you started:

- of employers post on job search websites like Seek (seek.com.au) and Indeed (indeed.com.au). There are also specialist job search sites such as Defence Jobs (defencejobs.gov.au) for the armed services; ArtsHub (artshub.com.au) for work in the arts: and Ethical Jobs (ethicaljobs.com.au) for positions with community services and not-for-profit organisations.
- Check the websites of the businesses you want to work with. Many businesses publish vacancies on their own websites. If there are some businesses you would really like to work for, check their websites regularly.
- Join a recruitment agency. Some bigger businesses use recruitment agencies that advertise and interview people on their behalf.
   Depending on the work you're interested in, you may find it useful to connect with a recruitment agency who can contact you directly when a suitable job vacancy comes up. Ask around or do a google search to find an agency that suits you.
- Try a 'cold call'. Even if they haven't advertised a vacancy you can contact businesses that you want to work for to let them know who you are, what you're capable of, and why you want to work for them. Be ready with a resume and letters of recommendation from your school or past employers. If you make a good impression, employers may contact you directly next time they need a job filled.



#### TIP

The Aboriginal Employment Strategy (aes.org.au or 1300 855 347) is a recruitment agency committed to finding employment opportunities for Aboriginal and Torres Strait Islander people, and supporting them with mentoring and other services.

#### Writing a resume

Your resume is a description of the work you've done and the skills you have. It should include information about:

- your education and training;
- your work history including who you were employed by, for how long and what your responsibilities were;
- any other notable accomplishments or skills.

Put your most recent experience at the top, and try to keep it to one or two pages.

#### Writing a covering letter

If you're applying for a job, you will usually have to submit a covering letter with your resume. In your covering letter you should:

- say something about who you are (your education, your interests, your experience);
- explain why the job is of interest to you;
- and tell them why you think you would be a good choice for the job.



#### **TIP**

You can find lots of advice about how to write a good resume and covering letter on the internet; <u>jobjumpstart.gov.au</u> is a good place to start.

#### Dressing for a job interview

It's important to be neat and tidy for your interview, but exactly what you wear will depend on the job you're going for.



#### Preparing for a job interview

Running through a make-believe version of your job interview with a friend can make you feel more relaxed and confident, and give you time to think through answers to some likely questions. A few other tips:

- Research the business so you know a bit about them and what they do.
- Arrive at least 10 minutes early so you can settle your nerves before the interview.
- Turn off your phone before your interview.
- Listen politely and don't interrupt the interviewer when they're speaking
- Speak clearly and explain why you would like to work for the company.
- Remember your manners: when the interview ends, thank the interviewer for their time and say goodbye as you leave.



#### **TIP**

Interviewers often finish by asking job candidates if they have any questions. Before you get to the interview, think about any questions you might want to ask.





#### STARTING WORK

Starting a job means learning about the work you have to do, but also about the people you're working with, the culture of the business, and how to make the most of the opportunities you're given.

#### Know your hours and be on time

Before you start your new job, make sure you understand the hours you are expected to work. If you are running late or unable to come to work call your employer as soon as possible to let them know.



#### **TIP**

The Way Ahead for Aboriginal People is a program that provides mentoring services for Aboriginal apprentices and trainees. Go to <u>training.nsw.gov.au</u> and search for 'the way ahead'.

#### Know the dress code

It's important to dress appropriately for your role. If it's not clear to you how you should dress, ask your employer or simply watch what colleagues in similar roles are wearing.

#### Communication and behaviour

Think about the difference between how you behave with friends and how you should behave around your employer, your colleagues or customers. Usually, it's appropriate to be a bit more formal, at least until you get to know people better.

#### Your rights in the workplace

You have the right to feel safe, comfortable and respected at work. If you want to know more about your rights at work, or if you need some support, you can check in with services such as these:

- NSW Department of Industrial Relations (industrialrelations.nsw.gov.au) has information on employees' rights including rates of pay, leave entitlements, safety, bullying and discrimination. The Department can also handle certain types of complaints, including non-payment of certain entitlements.
- The Fair Work Ombudsman
   (fairwork.gov.au) is a government body
   that ensures both employers and workers
   comply with workplace laws. Their website
   has a dedicated section for young workers
   and students.
- Youth Law Australia (yla.org.au) is a website dedicated to providing legal information to children and young people. They have a section devoted to employment issues, discrimination and sexual harassment at work.



#### TIP

If you decide to leave a job, make sure you give your employer the required amount of notice. If you don't, you risk losing money or getting a bad reference, which could make it harder for you to get your next job. It's best to write a letter of resignation and, if you can, to speak with your manager about your decision.

#### TAX AND SUPERANNUATION

Getting paid is your reward for a job well done, but bear in mind that you have some financial responsibilities now, too, including paying tax, and making contributions to a superannuation fund.

#### Your superannuation

Your employer must pay at least 9.5% of what you earn into the superannuation fund of your choice. This amount is in addition to your pay; it is not deducted from your pay. Your superannuation fund (or 'super' fund) is like a retirement savings account. You can only access your super once you are over a certain age and you are no longer working.



#### TIP

When you change jobs, make sure you keep a record of your super account so that your next employer can continue to make contributions into the same fund.

#### How do I get a Tax File Number?

When you start a job, you must have a Tax File Number (TFN) and have completed a TFN Declaration. You can apply for your TFN at Australia Post offices, Centrelink offices or by mail. The Australian Taxation Office (ATO) has more information and links to the forms you need to fill out (go to ato.gov.au and search for 'TFN Application' and 'TFN Declaration'). If you need help, speak with your carer or caseworker.

#### Paying tax

Using your TFN, your employer will withhold tax from your wages and send it directly to the ATO. When you lodge your tax return, the amount already withheld during the year reduces the final amount of tax you have to pay. You may not need to pay any tax at all by the end of the year—in fact you may get some money back.



#### **TIP**

In almost all cases, your employer will deduct tax from your wages. Paying 'cash in hand' without deducting tax is illegal.

#### Lodging a tax return

Every worker has to put in a tax return at the end of the financial year. If you are an Australian resident, the first \$18,200 you earn is tax free, but you'll still need to put in a tax return so that you can be repaid any amounts that your employer paid to the ATO on your behalf during the year. Soon after the end of the financial year (30 June), your employer will send you a payment summary, and you can use that to lodge your tax return with the ATO. Your return must be in by 31 October. For more information go to the ATO website (ato.gov.au)

# 7 Your home

Living independently is one of the most exciting parts of becoming an adult. You can make your own choices about what you eat, what you wear, what your home looks like—and what sort of daily routine you have. But to make it work, you need some information and basic skills around managing your home, travel and money.

We spoke about some of the basic things like what to check for when looking for a place to live—was it near transport and shops, what units were available in my budget, and my responsibilities signing the lease. 99

(Alex, 20)

# HOUSING

After you turn 18, you may choose to live with your carer or your family—or you might want to find a place of your own. There are a variety of housing options for young people who want to live independently, and they all come with different responsibilities.

# Choosing where to live

Leaving care definitely doesn't mean you have to find somewhere new to live, but it's useful to know what your options are, including:

• Staying on with your carer. For some young people, staying on with the carer is an obvious choice, especially if you have some wonderful memories. If you'd like to stay on with your carer, but you're not sure it's what they want, have a talk with your caseworker. Many carers really want the young people they have loved and cared for to stay on with them in their homes.



# TIP

If you're staying on with your carer after you turn 18, you might need to have a talk about how the house rules will change. For example, if you have a job, it might be appropriate for you to pay a small amount of 'board' or make a contribution towards the grocery bill. Those conversations can be tricky! If you feel like you need some help, have a talk to your caseworker, or ask them to work through the Living Arrangement Agreement guidelines with you.

- Moving in with family members. Some young people want to return home to live with family after they leave care. If you're thinking of making that choice, have a talk to your caseworker about what to do if things don't work out as planned.
- Living independently. Some young people are keen to get a place on their own or share a home with others their age. That's a decision that comes with responsibilities. Talk to your caseworker or carer about how they can help you settle into your new home, including help for essentials like refrigerators or washing machines. And if you have questions or you need a bit more support, just ask. Your caseworker can help with housing issues right up until you turn 25.

# Finding somewhere to rent, share or board

If you're going to live independently, there are a few ways you can do it:

 You can rent an apartment or a house in your own name. To do that, you'll need to have enough income to cover the rent plus bills like electricity and gas; and you'll need to be prepared for the responsibilities of being a tenant and a neighbour. When you rent a property, you have to sign a rental agreement (sometimes called a lease) that sets out your rights and responsibilities, such as whether or not you're allowed to have a pet or paint the walls. You'll also be asked to pay an amount of money called a 'bond', usually equal to four weeks' rent. The real estate agent will hold onto your bond until you one day leave the property. If you break the rules of the agreement, or if you damage the property, the real estate agent can keep all or some of your bond money. Rental agreements are usually for six or 12 months.



# Is there any financial support for renting, sharing or boarding?

Yes, there is help with costs for setting up a home as well as programs that can help you with accommodation costs. Your caseworker can help you apply for financial aid including:

- Rent Assistance, a government payment that covers some of the cost of renting for young people who are not living at home and who are claiming certain other types of social security payments;
- Rent Choice Youth, a government-run program that helps young people aged 16 to 24 cover the cost of renting for up to three years. This payment can be used in combination with Rent Assistance. Rent Choice Youth programs can also help you find a place to live, and secure a lease.
- Rentstart Bond Loan, an interest-free loan that can cover some or all of your rental bond.



### **TIP**

For more information about your rights and responsibilities as a tenant go to <u>fairtrading.nsw.gov.au</u> and search for 'renting'.

# Getting gas and electricity connected

If you're the lease holder, you will need to sign up to a plan with an electricity provider, and maybe a gas provider (check to see if your hot water or your room heaters are powered by gas). You can sign up to a plan online or over the phone. It's best to do it a few days before you move in, so that everything is ready to go when you arrive. Your provider may ask you to take readings from your gas and electricity meters so that they have a starting point for your bill. If it's not obvious, ask the real estate agent or landowner to tell you where to find the meters.



# **TIP**

It's important that the contracts you sign for gas and electricity are fair and that the fees are reasonable. For advice on how to select an energy provider, go to energysaver.nsw.gov.au and search for 'choosing or switching energy providers'.

# Applying for social housing support

Holding down a lease or paying regular rent in the private rental market can be tough at first. You might find it easier to start off in low-cost 'social housing'. To find out more about what's available and how to apply, either speak to your caseworker or call the Housing Contact Centre on 1800 422 322 (it's open 24 hours, seven days a week). You will hear about options including:

- Public housing, which is secure, low-cost accommodation managed by the government
- Community housing, which is similar to public housing but managed by non-government organisations.
- Aboriginal housing which meets the needs of Aboriginal and Torres Strait Islander communities.



### **TIP**

If you suddenly find you don't have a place to call home, just ask for help. Link2Home is a 24-hour telephone service offering information and referrals for people who are homeless or feel they are at risk of being homeless. Call 1800 152 152.

# FOOD AND COOKING

Shopping and cooking for yourself, and eating well, is something a lot of people enjoy – and it can help you stay fit and healthy, too. Along the way, you'll work out how to shop to a budget, how to make healthy choices, and how to prepare meals that are delicious, nutritious and safe.



My caseworker helped me learn how to cook, and my favourite is spag bol! She took me shopping and she helped me learn to budget and stuff like that, which was cool. 99

(Alison, 17)

# **Shopping for food**

When you head to the shops your aim should be to buy a good balance of healthy foods at a good price. Here are some things to keep in mind:

- Make a list before you go. This is a simple habit that helps you think ahead about the good healthy meals you can prepare over the next couple of days, and reduces the risk of wasteful or unhealthy impulse buys.
- Buy in bulk if you can afford it. Shops
  usually offer discounts for items bought in bulk:
  for example, it can be cheaper to buy a tray of
  a dozen tinned tomatoes than it is to buy twelve
  individual cans, or a jumbo-sized container of
  coffee rather than a couple of small jars.
- Head for the fresh food section. Buy most
  of your food from the fresh food aisles: fruit,
  vegetables, meat and fish. Packaged products are
  generally less healthy and often more expensive.
- Take a look at the 'home brand' products.

  They are often cheaper than products with big brand names. All products sold in Australia have to meet Australian standards, so it's often safe and sensible to go for the home brand option.



# **TIP**

Read the labels on packaged foods.

They often have clear information on how to store and prepare the product, as well as useful nutritional information.

# **Healthy eating**

Eating well can have a huge impact on your health, and even influence how you feel about yourself from day to day. The sooner you get into some healthy food habits, the better off you'll be! Here are some tips:

- Eat plenty of fruits, vegetables, breads and cereals. Eat legumes, too: that's things like chickpeas, kidney beans and lentils. Try to limit foods that have lots of salt, sugar or fat (like chips, chocolate and other junk foods).
- Don't eat too many high-kilojoule foods
  like cakes and fast food. Instead, try to get
  those necessary kilojoules from plant-based
  foods like fruits, vegetables and grains.
  They'll give you the nutrition you need, help
  you to feel comfortably 'full' throughout the day,
  and reduce the amount of added salts, sugars
  and fats you consume.
- When it comes to drinking, rely on water as much as possible. Sweetened drinks, like juices and soft drinks, contain huge amounts of sugar, leading to weight gain and poor dental health. Be moderate with alcohol, too: the Australian guidelines say that men should drink no more than two standard drinks a day, and women less than one.

# **Pantry basics**

Having a good supply of food in the cupboard at home means you'll be more inclined to make a simple healthy meal, and less inclined to get a quick-fix of fast food. Consider building up a pantry of products that can sit on the shelf for weeks or months at a time, for example:

- Pasta
- Rice
- Dried noodles
- Couscous
- Tinned tomatoes
- Tinned chickpeas, kidney beans and lentils
- Canned fish such as tuna and salmon
- Oils and vinegars including olive oil, sesame oil and balsamic vinegar
- Flavourings including dried herbs, spices, soy sauce, ready-made stock, mustard and chilli sauce.

# Handling food safely

Food poisoning is an extremely unpleasant experience and, in some cases, can cause death. Learning how to handle food safely is an absolute must. The basics include:

- always washing your hands before and after handling food;
- keeping hot foods hot and cold foods cold on the way home from the shops (a chiller bag is handy);
- making sure chopping boards, bowls, knives and other utensils used to handle raw food are kept well away from any ready-to-eat food (wash them with soap and dry them before you use them again);
- storing leftovers and other perishable foods in the fridge in closed containers;
- putting cooked foods on high shelves and raw foods on low shelves to ensure there is no cross-contamination.



### TIP

Stock up on products that you can turn into a quick snack when you're hungry. Healthy cereals (like muesli) can fill an empty stomach and keeping bread in the freezer means you can always make yourself a piece of toast.



## TIP

Stomach cramps, nausea, vomiting, diarrhoea, and intense headaches are signs of food poisoning. If you think you have food poisoning, see a doctor as soon as possible.

# **TRANSPORT**

As you get older, you'll start learning how to get yourself from one place to another, either by public transport or by becoming a driver yourself.

# Public transport networks and timetables

Sydney and some of the regional cities in New South Wales have public transport networks supported by trains, trams, buses and ferries. To find out what's running in your area, and how to use it to get where you want to go, and back home again, have a look at the Transport NSW Trip Planner (transportnsw.info/trip)



### TIP

In country areas, and some suburban areas, buses and trains are often run by private companies. To find out who they are and what services they offer go to <a href="mailto:transportnsw.info/operators">transportnsw.info/operators</a>.

# **Opal Cards**

Opal Cards are smartcard tickets for public train, bus, ferry and light rail services across Sydney, the Blue Mountains, Central Coast, Hunter, Illawarra and Southern Highlands. You can buy an Opal Card and load value on to it through selected retailers, at Opal Card machines at railway stations, or online at <a href="mailto:opal.com.au">opal.com.au</a> To use your card, you need to 'tap on' and 'tap off' at either end of your journey; the fare will automatically be deducted from your Opal Card balance. To find out whether you are entitled to discount travel with a concession Opal Card, go to <a href="mailto:opal.com.au">opal.com.au</a>



## **TIP**

Some private bus and train services accept Opal Cards. Look for the sign that says 'OpalPay accepted here', or check with a staff member.

# Learning to drive

In New South Wales, you can apply for a learner driver licence as soon as you turn 16. These are the steps you will go through on your way to getting a full license:

- Sit a written exam for your L-plates.

  First you will sit the Driver's Knowledge test.

  If you pass that you will be given a learner driver licence and L-plates to put on any car that you drive. As a learner, you can only drive with a fully licensed driver in the car.
- Get 120 hours of driving experience.
   While you are on your L-plates you will need to complete 120 hours of driving practice with a fully licensed driver in the car. Lessons with a professional instructor, and other special programs, contribute bonus hours to your total. If you need access to a car, a licensed driver to practice with, or financial support for driving lessons, speak to your caseworker.
- Take a computer-based Hazard
   Perception test. After you have had a learner licence for at least ten months, you can take the computer-based Hazard Perception Test (HPT). It tests your ability to identify dangers on the road and respond appropriately.
- Take a driving test to earn your red
   P-plates. If you've passed the HPT, and
   you've completed 120 hours of driving practice
   (including 20 hours of night-time driving)
   across twelve months or more, you can book a
   driving test. If you pass the test, you will earn a
   provisional P1 license and get your red P-plates.
- Upgrade to green P-plates. If you manage to drive safely as a provisional P1 licensed driver for twelve months, you will automatically earn your P2 license and get your green P-plates.

 Congratulations: you're a driver! After you've had your P2 license for two full years without incident, you will become a fully licensed driver.



# **TIP**

If you're finding it hard to cover the cost of getting to and from work or study by car or public transport, speak with your caseworker. They might be able to connect you with some financial aid or other support services.



It was great to get my driving hours up.

Now I can drive to work.

99

(Kode, 18)

# Being a better driver

Driving is a huge boost for your independence, but it's also risky. There are some fantastic services to support young people to become better drivers:

• Safer Drivers Course. This course is for learner drivers under 25 who have already completed 50 hours of driving practice. The course adds a bonus 20 hours to your log book total. Safer Drivers Courses are held across NSW and they're free for young people in care, and those who have left care as long as they are still under 25. Look into it with your caseworker or carer, or go to <a href="mailto:rms.nsw.gov.au">rms.nsw.gov.au</a> and search for 'safer drivers course'.

Driver Licensing Access Program. This
program helps young people with the
literacy, numeracy and computer support
they need to complete driving tests;
provides access to roadworthy vehicles;
and offers driver mentoring. Speak to your
caseworker or carer about the program, or
go to <a href="mailto:rms.nsw.gov.au">rms.nsw.gov.au</a> and search for 'driver
licensing access program'.



# MONEY

Learn how to shop for value, stick to a budget, make payments on time and regularly put aside some savings and you'll be setting yourself up for a

# Open a bank account

comfortable and secure future.

If you don't already have a bank account, this is a good time to start one. To open an account, you'll need to go to a bank in person and present some identity documents (speak to your carer or caseworker if you need help getting those documents together). If you already have a bank account, it's a good idea to call or drop into your bank to see whether you should be moving from an account designed for children to one designed for an adult.

# Learn about transaction accounts and savings accounts

Most banks these days offer both 'transaction' accounts and 'savings' accounts.

- A transaction or 'everyday' account is good for day-to-day banking because it has low fees, but it won't pay much interest (that's the small amount that the bank pays you, based on the amount of money you have sitting in your account).
- A savings account pays higher interest, but will charge you a fee each time you access your money. If you find it difficult to save, a savings account with limited access may really help you achieve your saving goals.



### **TIP**

Some banks will help you set up an automatic payment that regularly transfers a set amount into your savings account. A savings plan can be incredibly worthwhile: putting aside \$20 a week will give you more than \$1,000 in savings by the end of the year.

# Think carefully about credit

Credit cards let you borrow money so you can purchase items right away, then pay off what you've borrowed at regular intervals over the next few months. Credit cards can be useful, especially if you're making a purchase over the phone or online, but they can make it all too easy to spend more than you can afford. You can also end up owing a lot more than you planned. Most credit cards charge an annual fee, and will also charge you 'interest' if you don't meet the regular minimum payments.

# Should I increase my credit limit?

Credit card companies might invite you to 'increase your credit limit'. An increased limit can be handy in some situations, such as when you're travelling, but it also makes it easier for your spending to get out of control. If you are struggling to make your payments, make sure you keep your credit limit down to a sensible level and don't be persuaded to increase it.

# Avoid 'payday' loans

These days there are lots of companies offering short-term loans for small amounts of money at very high interest rates. They're sold as 'payday' loans, because they'll 'get you through to payday' if you're running short on cash. Any Australian business that lends money is required by law to do it responsibly—which means they shouldn't lend you money if they think you might not be able to repay it. However, 'quick cash' or 'payday' lenders can charge you a lot in interest, and are best avoided. If you have a short-term money problem, speak to your caseworker who might be able to suggest other solutions including other sources of financial support.



### TIP

Mobile phone contracts can lock you into expensive, long-term payment arrangements. Make sure you understand what you're getting into before you take out a contract. You'll find some good advice on the government's MoneySmart website: go to moneysmart.gov.au and search for 'mobile phone deals and plans'.

# Make a budget

Setting a budget—and sticking to it—will help you feel more financially secure.

- List your regular income. Start by writing down what you get from wages and any benefits or allowances you're receiving.
- List your typical expenses. Regular payments like phone bills and car insurance are easy to track. It can be harder to think of the day-to-day purchases like cups of coffee and trips to the movies: looking at old bank statements can help.
- Look at how you're tracking. If you're spending more than you're earning, or if you want to start putting aside some savings, then take a look at where you can cut back. The government's Money Smart budget planner template is a great place to start (go to moneysmart.gov.au and search for 'budget planner').



### TIP

Ask Izzy (askizzy.org.au) is a website that connects people in need with housing, a meal, money help, family violence support, counselling and more. It is free and anonymous.

# Get help with money problems

If you ever feel your spending is out of control, or you have a problem with credit card debt, gambling or even phone plans, you can get help from a free financial counsellor through the National Debt Helpline: just go to <u>ndh.org.au</u> or call 1800 007 007. A financial counsellor will do things like:

- give you free, confidential advice and suggest ways to improve your situation;
- help you organise your budget and work out realistic payment plans;
- see if you're eligible for assistance and negotiate arrangements with creditors;
- explain your options and their consequences, including debt recovery procedures, bankruptcy and other alternatives:
- refer you to other services, for example a gambling helpline or community legal aid.



### **TIP**

Organisations like Vinnies and The Salvos can sometimes provide you with short-term help if you get into financial trouble. They can offer clothing, food and transport vouchers, and part-payment of household bills, as well as referrals to other services that help you overcome the problems that are leading to these financial difficulties.

# What can I do if I have to pay a fine?

It's not unusual to get a fine of some sort, maybe because you parked your car where you weren't supposed to, or you broke a road rule while driving. It's important to pay these fines by the due date, if you can. If you don't, you could face further fines and you may even have to go to court. If you have a fine and you can't afford to pay it straight away, you can ask to be issued with a Work and Development Order (WDO). Under a WDO, you can reduce your fine by doing unpaid community work or attending certain courses or programs. For more information on how to apply for a WDO, go to revenue.nsw.gov.au and search for 'What is a Work and Development Order', or call the WDO Hotline (1300 478 879).

# 8 Your rights, entitlements & documents

You have certain rights and entitlements, both as an Australian citizen and as someone who is living in care, or who has left care. Having your personal documents in order, and knowing how to access them, can help you make the most of all the opportunities that come your way, like



# RIGHTS

It's important to understand your rights so you can enjoy your freedoms and know that you are getting the support you are entitled to.

# Your rights as a child or young person in care

Every child or young person in care has rights including the following:

- You have the right to have contact with your family and community.
- You have the right to be told why you are in care and to keep a record of your time in care.
- You have the right to ask for any information that is being kept about you, to read your file and to add information to your file.
- You have the right to be treated fairly.
- You have the right to be treated with respect.
- You have the right to feel safe and not be abused.
- You have the right to complain.
- You have the right to services that promote your health and wellbeing.
- You have the right to ask for extra help with your education.
- If you have to go to court, you have the right to be helped and supported.
- You have the right to do things you enjoy.
- You have the right to your own beliefs and way of life.
- You have the right to make choices about everyday matters.
- You have the right to say what you are thinking and feeling.
- You have the right to take part in making important decisions affecting your life.

# **The Care Leavers Charter of Rights**

The Care Leavers Charter of Rights was written by young people who are or were in care. It clearly sets out how you can expect to be treated by the Department of Communities and Justice. If you feel like you're not getting the support you need, you can use the words in the Charter to explain what's missing and what sort of help you would like in future.

The headings from the Charter are:

- Makes us a leader in our lives
- Respect us and make us a priority
- Communication is key, lead by example!
- Prioritise our connection to culture and community
- Make sure we know and understand our rights
- Listen and be adaptable to changes in our lives.

You can find the full Care Leaver's Charter of Rights by searching for it on the DCJ website at <a href="https://www.facs.nsw.gov.au">www.facs.nsw.gov.au</a>

# Your right to vote

Your experience is important, and you deserve to have your opinions heard. In Australia, it's compulsory to enrol to vote once you turn 18, as long as you are an Australian citizen or a permanent resident and have lived at your current address for at least one month. It's also compulsory to vote in national, state and local elections. When there is an election on, you can choose to:

- vote before election day by mail or at an early voting centre;
- or vote on election day at a polling place (often a nearby school or community hall).



## **TIP**

In Australia, you can enrol to vote from the age of 16 (although you can't vote until you're 18). Enrolling early means you'll be prepared the next time an election is called.

# Your right to equality

It is against the law for someone to discriminate against you because of your race, gender, religion, age or physical ability. Discrimination means treating someone unequally or unfairly, for example when a landlord won't rent their property to a single mother, or a taxi driver refuses to give a ride to someone wearing a hijab. If you feel like you have experienced discrimination, you can make a complaint to the Human Rights Commission (1300 656 419).

# **Your right to Victim Support**

Some young people who have been in care have been victims of a violent crime, or have witnessed a violent crime. If that's you, then you may be able to apply for a Victims Support Package giving you access to free counselling, and certain kinds of financial support and other payments. Your caseworker can help you find out if you're eligible and fill out the necessary paper work; or you can

contact the Victims Access Line (1800 663 063) or the Victims Access Aboriginal Contact Line (1800 019 123).

# Recovering or taking action against sexual abuse

If you have been affected by sexual assault or abuse, even if it took place many years ago, you are entitled to get the help you need to recover, and to take action against the person responsible. Thinking about the abuse you experienced can be hard and reporting it can be even harder. It's up to you to decide how you want to respond. However, it's important for you to know there are many people and services ready to support you, including these:

NSW Health Sexual Assault Services are located in certain community health centres and hospitals across the state. They provide free services including crisis counselling, information and support, medical care, ongoing counselling, court preparation and other support for anyone who has been sexually abused or assaulted. To find the service nearest you go to health. nsw.gov.au and search for 'NSW Health Sexual Assault Sarvings'.



- **1800RESPECT** (1800 737 732) offers online and telephone counselling to people impacted by sexual assault or abuse.
- Blue Knot Helpline (1300 657 380) supports adults who have experienced childhood trauma, including sexual assault or abuse.
- Child Protection Helpline (132 111) is the number to call if you think the person who was responsible for your experience of sexual assault or abuse is at risk of harming a child now.
- Police Assistance Line (13 14 44) is the number to use if you want to make a report to the police over the phone.

# FINANCIAL ENTITLEMENTS

Setting yourself up as an adult can be challenging and expensive. As someone who is in care now, or who has been in care, you may be entitled to financial support, for example, to help you with the costs of study, job searches and setting up a new home.

# Transition to Independent Living Allowance (TILA)

This is a payment for care leavers to help cover the costs of setting up a new house, including hiring a removalist, buying household appliances and setting up utilities like gas and electricity. Make sure that TILA is included in your Leaving Care Plan.

### **Aftercare Allowance**

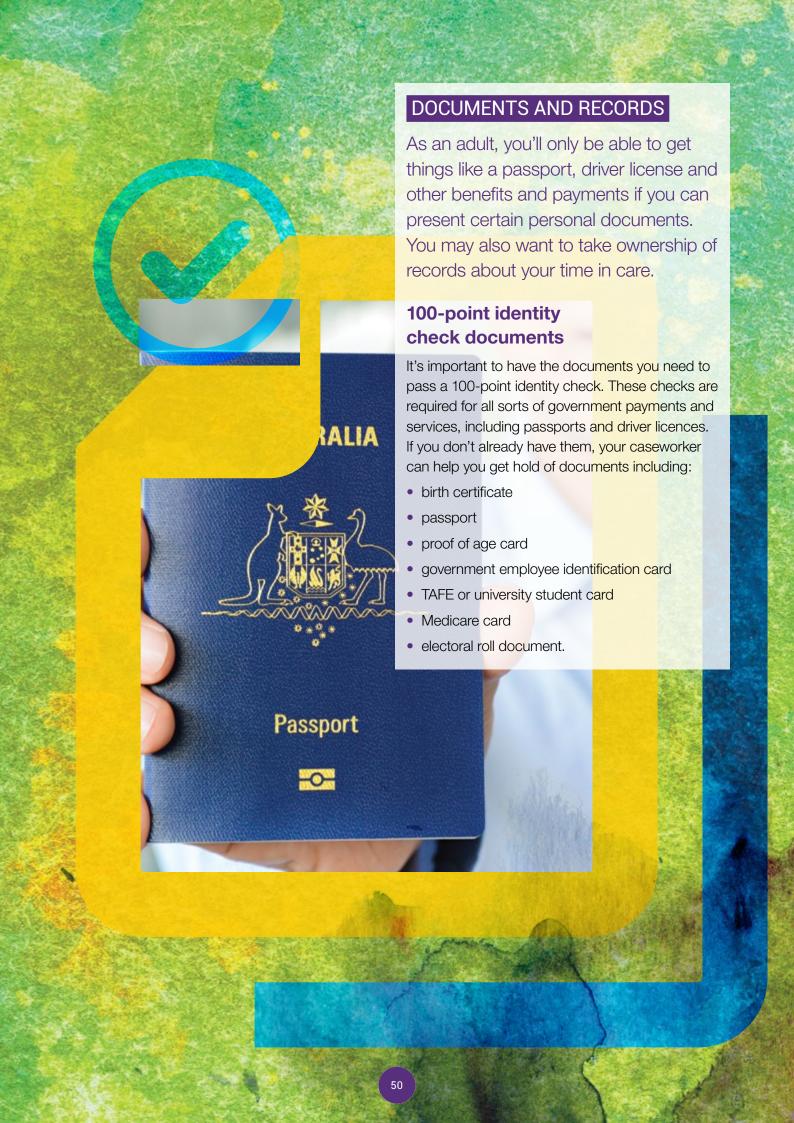
This is a short-term allowance for care leavers, paid fortnightly to help you settle into a safe and stable place to live. To be eligible you need to be studying full-time (or part-time if you are balancing study with health issues or parenting responsibilities) and at risk of homelessness without financial assistance. It is approved for up to three months at a time.

# **One-off Aftercare Payments**

One-off payments help care leavers meet the cost of things like driving lessons, special dental or health treatments, or course materials and tools for university, TAFE or an apprenticeship. You may be eligible for these one-off payments whether or not you are getting the fortnightly Aftercare Allowance.

### What is Youth Allowance?

Youth Allowance is a government-funded benefit paid fortnightly to young people aged 16 to 24 years who are studying full-time, doing a full-time apprenticeship, training or looking for work. You can also get some support if you're under 22 and studying part-time, but you'll need to be able to show that you're also looking for work or doing some volunteer work. You don't have to be in care, or a care leaver, to claim Youth Allowance. The payment is income-tested and asset-tested, which means you can't claim it if you're earning over a certain amount, or if you own over a certain amount in property or savings. To find out more, got to servicesaustralia.gov.au



# **Passport**

Passports for people aged 16 and over are valid for ten years, so if you apply for one now, you will be ready for that overseas holiday sometime in the future! You have to be at least 18 to apply for a passport; if you're still under 18, your caseworker can help organise one for you. You will have to pass a 100-point identity check, provide a set of passport photos of yourself, and fill in some paperwork. After you've put in your application, you'll usually have to wait at least three weeks. Find out more from the Australian Passport Office (passports.gov.au or 131 232).

# **Medicare card**

Most young people are set up with a Medicare card when they first enter care. If for some reason you don't currently have one, you can apply for one online: go to the Services Australia website (servicesaustralia.gov.au) and search for 'Medicare Card'.

### **Health Care card**

Health Care Cards give you access to cheaper prescription medicines, and to other benefits like higher refunds for any health services you use. As a young person in care, you probably had a Health Care Card. After you leave care, you may still be eligible for one but only if you are currently getting a government payment such as Youth Allowance. Check with your caseworker to find out if you are still eligible.

# **Confirmation of Aboriginality certificate**

If you identify as Aboriginal or Torres Strait Islander, you may wish to get a Confirmation of Aboriginality certificate. You don't have to have a certificate, but it may help to have formal confirmation of your Indigenous identity if you ever want to access certain scholarships, work opportunities, payments or other benefits. In New South Wales, Aboriginal identity can be formally established with a Confirmation of Aboriginality from a nationally incorporated Aboriginal organisation. The process can be long and complicated, and you will probably need the support of people like your carer and caseworker to make your application.

# Records about your time in care

Records about your time in care may include caseworker notes, reports from doctors and counsellors, reports on contact visits and documents like your school reports. Access to these records is free and can be organised through your caseworker or through the Care Leaver Records Access Unit (call 1300 137 160 or (02) 9716 2500). Looking back on these records can be hard. Make sure you feel ready and think about doing it with the help of a support person. In New South Wales, a caseworker will be available to answer questions about the information in your records. If you're living outside New South Wales, someone from the Care Leaver Records Access Unit will be available to answer your questions by phone.



### TIP

You have the right to access your records as soon as you turn 18, or at any time in the future—whatever works best for you.

# 9 Service directory

# Your future

# LEAVING CARE

Care Leavers Line 1800 994 686 CareleaversLine@facs.nsw.gov.au

Leaving care information and Specialist
Aftercare Services
www.facs.nsw.gov.au and search for 'Planning for
Your Future and Support After Care'

# Your health & safety

# GOOD HEALTH

Office of Sport/Find A Sport www.sport.nsw.gov.au/getactive/find-a-sport

HealthDirect 1800 022 222 www.healthdirect.gov.au

Medicare 132 011 www.servicesaustralia.gov.au

My Health Record 1800 723 471 www.myhealthrecord.gov.au

National Disability Insurance Scheme 1800 800 110 www.ndis.gov.au

Family Planning NSW 1300 658 886 www.fpnsw.org.au

# EMOTIONAL AND MENTAL WELLBEING

Lifeline 13 11 14 www.lifeline.org.au

Reach Out www.reachout.com

Headspace 1800 650 890 www.headspace.org.au

Beyond Blue 1300 22 4636 www.beyondblue.com.au

Kids Helpline 1800 55 1800 www.kidshelpline.com.au

# PERSONAL SAFETY

Alcohol and Other Drug Information Service (ADIS) 02 9361 8000 or 1800 422 599

# Your community

# SUPPORT NETWORK

Relationships Australia 1300 364 277 www.relationships.org.au

Human Rights Commission 1300 656 419 www.humanrights.gov.au

# FRIENDSHIPS

Kids Helpline 1800 55 1800 www.kidshelpline.com.au Lifeline 13 11 14 www.lifeline.org.au

# RELATIONSHIPS

1800RESPECT 1800 737 732 www.1800respect.org.au

Qlife 1800 184 527 www.qlife.org.au

Twenty10 02 8594 9555 www.Twenty10.org.au

Family Planning NSW 1300 658 886 www.fpnsw.org.au

Play Safe www.playsafe.health.nsw.gov.au

# Your education & training

# MAKING PLANS

My Future
www.myfuture.edu.au

# FURTHER EDUCATION AND TRAINING

Youth Allowance, ABSTUDY, Relocation Scholarships etc. www.servicesaustralia.gov.au

HECS-HELP, FEE-HELP and SA-HELP www.studyassist.gov.au/help-loans

Smart and Skilled 1300 772 104 www.smartandskilled.nsw.gov.au

Trade Support Loans www.australianapprenticeships.gov.au

University Admissions Centre 1300 275 822 www.uac.edu.au

TAFE 131 601

www.tafensw.edu.au

My Skills www.myskills.gov.au

# Your work

# MAKING PLANS

Careers Bullseyes www.myfuture.edu.au/bullseyes

# JOB SEARCHES

Aboriginal Employment Strategy 1300 855 347 www.aes.org.au

Job Jumpstart www.jobjumpstart.gov.au

# STARTING WORK

The Way Ahead for Aboriginal People www.training.nsw.gov.au and search for 'The Way Ahead'

Youth Law Australia <a href="https://www.yla.org.au">www.yla.org.au</a> and search for 'Employment'

Fair Work Ombudsman 13 13 94 www.fairwork.gov.au

NSW Department of Industrial Relations 131 628 www.industrialrelations.nsw.gov.au

# TAX AND SUPERANNUATION

Australian Taxation Office 13 28 65 www.ato.gov.au

# Your home

# HOUSING

Rent Assistance www.servicesaustralia.gov.au

Rent Choice Youth, Rentstart Bond Loan etc. www.dcj.nsw.gov.au

Link2Home
1800 152 152
<a href="https://www.dcj.nsw.gov.au">www.dcj.nsw.gov.au</a> and search for 'Link2Home'

# **TRANSPORT**

Transport NSW Trip Planner www.transportnsw.info/trip

Opal

www.opal.com.au

Driver Licence, Safer Drivers Course and Driver Licensing Access Program 13 22 13

www.rms.nsw.gov.au

# MONEY

MoneySmart
www.moneysmart.gov.au

Ask Izzy www.askizzy.org.au

National Debt Helpline 1800 007 007 www.ndh.org.au

# Your rights, entitlements & documents

# RIGHTS

Human Rights Commission 1300 656 419 www.humanrights.gov.au

Victims Access Line
1800 663 063
www.victimsservices.justice.nsw.gov.au

Victims Access Aboriginal Contact Line 1800 019 123

www.victimsservices.justice.nsw.gov.au

NSW Health Sexual Assault Services
There are services located right across the state.
Go to <a href="https://example.com/health.nsw.gov.au">health.nsw.gov.au</a> and search for 'NSW
Health Sexual Assault Services' to find the contact details of a service near you

1800RESPECT 1800 737 732 www.1800respect.org.au

Police Assistance Line 13 14 44 www.police.nsw.gov.au

Blue Knot Helpline 1300 657 380 www.blueknot.org.au

Child Protection Helpline 132 111

# FINANCIAL ENTITLEMENTS

Youth Allowance www.servicesaustralia.gov.au

# **DOCUMENTS**

Australian Passport Office 131 232 www.passports.gov.au

Care Leaver Records Access Unit 1300 137 160 (02) 9716 2500

<u>CareLeaverRecords AccessUnit@facs.nsw.gov.au</u>



