

LIFE HACKS

Handy tips, tricks and advice for young people

THIRD EDITION



Banyule Youth Services

Becoming more independent can be daunting. The first edition of Life Hacks was published in October 2014 following a recommendation by young leaders attending the Banyule Youth Summit, a meeting aimed at improving our community. Young people told us that they wanted handy information on issues like banking, tax, Medicare, enrolling to vote, getting your Ps and other practical areas. The first two editions of Life Hacks were so popular that we've published a third edition providing even more handy tips.

Information inside this booklet was correct at the time of printing.

MONEY



BANK ACCOUNTS

Relying only on a piggy bank in your room becomes impractical when you begin to receive an income from work or Centrelink. Opening up a transaction account will provide you with a bank card that you can use to withdraw money at ATMs, to make purchases at shops, and often allows you to shop online. Some banks allow you to open a bank account before you are 14 years old as long as you have parental permission. Other banks require you to be 16 years old. Some terms that you may come across when banking include:

- **Interest:** Generally refers to either when the bank pays you small amounts of money periodically (e.g. when your savings account accumulates interest over time), or when you pay small amounts of money to a bank or financial institution for borrowing their money (e.g. if you take out a loan, you have to pay 'interest' on your loan repayments).
- **BSB:** Is a unique six digit code which identifies the bank branch your account is set up with. Often you need to provide your BSB to a person transferring money into your account, such as an employer.
- **Bank account number:** A code of numbers that identifies a bank account. Sometimes people open up a secondary savings account which will have its own account number, separate to the main account.

- **Direct Debit:** When money is automatically deducted from your account e.g. for paying bills, gym memberships, subscriptions, etc. Different places have different minimum age requirements for using direct debit.
- **Debit Card (also known as an ATM card):** A card you can use to make purchases. Money is directly taken out of the account the card is linked to. You cannot make purchases online or if your account does not have enough money. If there is not enough money in the account to make the purchase, you may be charged a fee by the bank for over spending.
- **Debit credit card:** Like a regular ATM card but it can also be used to make purchases online. It's sometimes referred to as a Debit Mastercard or a Visa Debit card (different banks have different names for it) and it has a credit function. If you select 'credit' on the EFTPOS machine in a shop, money comes out of your account in the same way as an ATM card, but can take a couple of days to be deducted instead of immediately.

Check out the 'Banking' section of the MoneySmart website for some great tips on the different types of bank accounts available, advice on managing your money online and important stuff to be aware of when you're opening or managing a bank account.

HANDYTIP

- **Credit Card:** A card you can use to purchase things in credit, meaning you receive a bill later to pay for the things you have purchased. You need to be 18 to have a credit card. Credit cards also require you to pay interest on top of repayments so it is important to check what you are signing up to. Also, it's best to pay off your credit card bill as soon as possible so you don't get caught in a cycle of credit card debt.
- **BPAY:** An online service used to pay your bills either using a credit card or through your bank account (handy if you don't have a credit card or debit credit card). Usually there is a section on your bank's website after you've logged in to pay bills via BPAY.
- **Bank Fees:** Banks will often charge you fees for keeping your money with them, which differ between each bank. If you're a student or have a concession card, sometimes banks will waive these fees for you if you show them your student ID or concession card.

BORROWING MONEY

If you use a credit card or borrow money there will almost always be additional fees or interest charged. These costs vary and will grow and grow the longer it takes you to pay it back.

If you need to borrow a small amount of money (usually under \$2,000) it can be tempting to apply for a payday loan. These loans charge a high level of interest and usually need to be paid back quickly. There are alternatives to a payday loan. If you're having trouble paying a bill for a service such as phone or electricity, you should ring your service provider to explain your situation and ask for a payment plan. If you have a Centrelink healthcare card, you could apply for a No Interest Loan. Visit the Good Shepherd Microfinance website for more info.

Buy now pay later schemes are becoming increasingly popular, especially amongst young people. They allow you to pay by installments over time, instead of paying the full amount upfront. While they are often advertised as "interest free" they instead have a number of charges including fees each time you make a payment, monthly account keeping fees and late fees if you miss a payment.

BUDGETING

Budgeting can be overwhelming at the start but becomes easy once you get used to it. Often it just means just getting a bit creative about what you buy and where you buy it, and making use of great websites and apps specifically designed to help you save your well-earned cash.

Pocketbook and Goodbudget are apps that can help you keep track of your personal and household costs.

FINANCIAL SUPPORT

It's worth visiting the Services Australia website to see if you're eligible for financial support such as Youth Allowance. You can also use the Payment Finder on the Centrelink website. Importantly, some post-graduate university courses are not approved for Youth Allowance, though your university may be able to apply for approval in some cases.

If you're struggling financially, you can call the National Debt Helpline on 1800 007 007 to talk over the phone to a free financial counsellor from anywhere in Australia.

PHONE AND INTERNET PLANS

Prevent throwing your budgeting way off track with a huge internet or phone bill by choosing the best plan for you. WhistleOut is an easy to use website explaining the ins and outs of internet and phone plans, and has easy tools to help you compare them. For information about your rights in relation to phone and internet plans, you can visit the Internet & Phone section on the Australian Competition and Consumer Commission (ACCC) website.



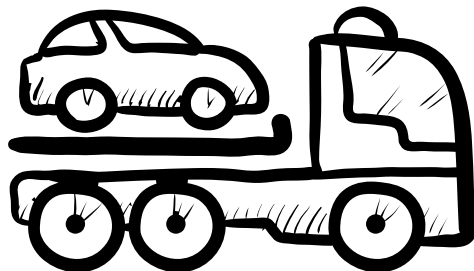


GETTING YOUR LEARNER PERMIT

- Study the Road to Solo Driving Handbook (from VicRoads), then book an appointment to take the Learner Permit Knowledge Test at a VicRoads Customer Service Office. The VicRoads website also provides online practice tests.
- You can also search the 'How to Get Your Ls' on the VicRoads website which tells you how to book your test and what you'll need.

GETTING YOUR Ps

- If you're under the age of 21 you must record your hours in the VicRoads logbook or via the MyLearners app showing that you have driven at least 120 hours with a fully licensed driver including 20 hours of driving at night time. Anyone aged 21 years or older doesn't need to fill out a logbook or complete any minimum amount of supervised driving.
- You may be eligible for the L2P Learner Driver Mentor Program where experienced drivers are matched with young people to get their hours up. It's free!
- You can access free practice hazard tests at www.drivingtestvic.com
- If you're considering buying your own car, make sure you factor in ongoing costs you will incur. These include car registration, insurance, servicing, repairs, petrol and parking.
- If you drive on toll roads occasionally you will need to buy a trip pass (or 2 trip passes for a return trip) up to 3 days after you travel on a toll road. You can do this online. If you don't pay within the 3 days, an invoice will be sent to the vehicle owner with fees added. The prices for toll roads vary depending on the length of the trip. Check out the City Link and East Link websites for info about other ways to pay. If you frequently use toll roads, you may consider purchasing an e-tag.



It's important to be mindful that buying a car is an ongoing financial commitment, not just a once-off payment for the car itself. Ongoing costs include car registration (everyone is legally required to pay this, usually around \$800 annually, \$700 for concession card holders and around \$400 for some apprentices), car insurance (see 'Insurance' section of this booklet), car maintenance (e.g. going to the mechanic to get it serviced) and weekly petrol costs. The VicRoads and MoneySmart websites have more info on these costs – make sure you can afford them before you commit to a car.

IMPORTANT

ROADSIDE ASSISTANCE

If you're driving, you also need to think about emergency roadside assistance. This is important for when something goes wrong with your car while you're out and about. There's lots of types of roadside assistance programs on offer with different costs and policy inclusions. Make sure you do your research or talk to a parent, guardian or friend before you make any decisions. If you ever do have an accident. Call your emergency roadside assistance provider or chat to a parent, guardian or friend.

QUICK GUIDE TO MYKI

A myki card is a reusable electronic ticket that everyone needs to travel on public transport in Victoria. You can buy a myki at Metro premium stations and at some myki machines at Metro railway stations and some accessible tram stops and bus interchanges (full fare only), 7-Eleven or from shops that display the green myki sign out the front.

You can travel on a concession (cheaper) fare with a child myki until you turn 19. If you're 17 or 18 you must carry a government issued proof of age ID (passport, proof of age, learners permit or driver license) or proof of another concession entitlement (such as PTV School Student ID or Health Care Card).

You need to load money onto your myki card account. This can be done online, at most train stations and some tram stops (not bus stops) and at the above places over the counter. Then when you're travelling, each time you 'touch on' and 'touch off' public transport, your myki money is deducted the standard fare amount.

The Public Transport Victoria (PTV) website and app have all the information you need to know to use public transport including a journey planner, timetables and live travel updates.

Set up auto top up on your myki and you'll never get caught out again.

- Make sure your myki is registered
- Login to your rPTV account
- Choose a minimum balance
- Select your auto top up amount

HANDY TIP

ROAD RULES

To get your license, you will be tested on your knowledge of the road rules and how well you apply them whilst driving. Whilst road rules can change, they generally remain the same over long periods of time. The best way to understand road rules is by reviewing VicRoad's 'Road to Solo Driving' handbook – you can download it from the VicRoads website. Some lesser known road rules that many people are unaware of include:

- You can be fined for using your high beam headlights to warn others about police or speed cameras.
- Drivers must not park within three metres of a post box (unless dropping off mail) or within one metre of a fire hydrant.
- It's illegal to drive with an animal or human being on your lap, and all children under seven years old must be seated in the back.
- Tying an animal to a vehicle or bicycle is illegal.
- When leaving your car parked, the windows should not be open more than two centimetres and you must lock the car and remove the keys if no one is in your car.
- It's illegal to drive with an empty bike rack attached to the car.
- Horns should only be used when warning other road users (not to say hello to friends).

Always remember that learner drivers and drivers on a probationary license must follow additional rules such as displaying their P plates, not using any form of mobile device (including hands free), not towing vehicles or trailers, following passenger restrictions and having a zero blood alcohol content. There are also rules relating to what types of cars can be driven by drivers on a probationary license. You can view the 'A-Z list of Road Rules' on the VicRoads website if you are unsure about whether you are allowed to do something.

GETTING AROUND

TRAVELLING BETWEEN STATES

If you're travelling interstate by car remember to get your car checked over before you go to prevent getting stuck half way, to bring extra fuel and plan your route before you leave. If you are driving for long periods of time, it is important to take rest breaks and power naps. It's important to remember that each state has different road rules. The 'Australian Automobile Association' website provides a range of difference details about driving between states. Remember that the police can still fine you when you are not from their state.

BREAKING THE RULES

It's important to follow the rules so that you aren't penalised. When you break a road rule you will receive a penalty based on the seriousness of the offence. For example, parking in a place for longer than prescribed may result in receiving a fine, but if you are caught drink driving you will be fined, lose your license, be required to install an interlock on your vehicle and could even face imprisonment.

In Victoria a demerit point system operates. You start with zero demerit points and you accumulate demerit points if you commit a driving offence. Your demerit point limit depends on the type of license or learner permit you have. If you are a learner driver or have a probationary license, your limit is 5 points over 12 months or 12 points over 3 years. If you have a full license your limit is 12 points over 3 years.

STUDY



AFTER SCHOOL

There are plenty of options for further training once you leave school. Choices include university, TAFE, private training institutions, traineeships, pre apprenticeships, and apprenticeships. They all offer a varied range of choices to suit learning styles and requirements for various professions.

An Australian Tertiary Admission Rank (ATAR) is only a requirement for university. If you didn't get the ATAR you were hoping for, there are plenty of alternative pathways into university. These pathways can be explored by searching for alternative entry options on individual university websites. Some of these alternative entry options may include the completion of a bridging course, part or all of a TAFE course in a related field, single subject entry or recognition of community service/leadership or relevant work experience. If you've been out of school for 2 years and are at least 19 years of age you may be able to sit the STAT (Special Tertiary Admissions Test). This is an aptitude test that is an option for people who don't get a satisfactory ATAR, for those who have studied outside of Australia or for mature age students without a Year 12 qualification.

Go to The Good Universities Guide to find courses, compare universities and explore careers. Some other useful websites for more information include:

- **To read more about Vocational Education and Training (VET):** Check out the Victorian Skills Gateway or the 'TAFE and Training' page on the Department of Education and Training website.
- **For apprenticeships:** Check out the 'Apprenticeships and Traineeships' page on the Department of Education and Training Website.
- **To find out more about your university options:** The My Future website is a government resource that helps you to explore career pathways and tools to develop self-knowledge to help with career decision-making. The Good Universities Guide has a great page on 'Flexible Study Options' if you need to know about studying part time, online or from a distance.

EMPLOYMENT



GETTING A JOB

If you're looking to get a job, it's important that you write your resume, and start preparing for how you will deliver your resume and for potential job interviews. A key idea to keep in mind is what you would want to see if you were the employer and what types of questions you might ask, or skills you might want in your workplace. It can also be useful to view sample resumes and cover letters online, or watch videos of demonstration job interviews. The more you write resumes, cover letters and attend job interviews the easier the whole process becomes.

To open yourself up to more opportunities it could be beneficial to do a short course (usually over 1-2 days) to obtain a certificate that qualifies you to work in certain areas. A certificate in food handling, RSA (Responsible Service of Alcohol), White Card or a First Aid certificate would make a great addition to your resume. It's also important to know the real job requirements, such as a Working With Children's Check if you are working with people under 18 in any capacity. Check out the 'Jobs and Careers' section on Youth Central for some handy tips on finding and applying for a job.

STARTING YOUR OWN BUSINESS

Why not consider turning your skills and interests into a side hustle or small business?

Photography, graphic design, social media management, pet minding, baby sitting or tutoring. Or maybe you could sell your art or creations online or at markets.

Depending on what you decide to do, you may need an ABN, insurance or a website.

Banyule Youth Services have pulled together a comprehensive list of resources. Go to banyuleyouth.com/resources

TAX

You need a Tax File Number (TFN) to work. Your unique Tax File Number is yours for life, and is used by the Australian Taxation Office (ATO) to keep track of and organise your tax. Whenever you start a new job, your employer will get you to provide your TFN and other related information to ensure a portion of your pay goes towards your tax, and to make sure it's recorded by the ATO. To apply for a TFN, you fill out an application online and then ring your local post office to organise a TFN 'interview'. If you are already set up as a user of Centrelink, you can also lodge the application there.

If you do not have a TFN when you begin working, you may be taxed at a higher amount until you do receive your TFN and taxed appropriately.

Search 'tax file number application' on the ATO website to find the application form and get more info about this process.

PAYING TAX

If you have supplied your employer with your TFN and tax is being taken out of your pay (you can see this on your pay slip), you need to lodge a tax return at the end of the financial year. If you earn under \$18,200 in a financial year, you don't need to pay income tax, so it's important you lodge your tax return so you can get all of your deducted tax money back. If you earn over this, you only get some back. Search the 'lodging your tax return' or 'starting out' sections on the ATO website for what you need to do your tax return. Some people pay tax accountants to lodge their tax returns, while others use the free ATO website 'MyTax'.

Jobwatch is a Victorian Community Legal Centre specialising in issues for workers, offering free and confidential advice. Call them on 9662 1933 with any questions.

EMPLOYMENT

SUPER

Your employer is required to pay an amount of your wage into a superannuation account if you're earning more than \$450 in a calendar month. This will be used to supplement your pension when you retire later in life. Check out the ATO website for more info.

YOUR RIGHTS AT WORK

Things like your pay rate and maximum working hours are referred to as your 'working conditions'. Often, these conditions are decided by an 'enterprise agreement' the company has registered with the Fair Work Commission. If the company you work for does not have a registered agreement, your working conditions are not allowed to fall below those stated in the relevant modern award for your industry (e.g. the Hospitality Industry Award, Retail Industry Award or the Fast Food Industry Award). There are also 10 National Employment Standards that apply to Australian workers which can be viewed on the National Employment Standards section of the Fair Work Ombudsman website.

The Young Workers Centre is a one-stop shop for young workers who want to learn more about their rights at work or who need assistance in resolving workplace issues. Their website includes fact sheets on hospitality, interns, call centres, fast food and retail as well as plenty of occupational health and safety tips. For more information, the Fair Work Commission website has a page on 'Awards and Agreements'. You can also call the Fair Work Infoline on 13 13 94 for more advice. The Youth Law website also has a great section on 'Bullying at Work' if you are feeling uncomfortable.

Handy Tip The Fair Work Ombudsman website has a pay calculator which can guide you to determine the rate of pay, allowances and penalty rates (including overtime) you are entitled to.

HEALTH

MENTAL HEALTH

Sometimes life can seem a bit overwhelming and begin to take its toll on our mental health and wellbeing in one way or another. If you're feeling this way, it doesn't mean there's anything wrong with you. Everyone needs support from time to time, in whatever form that takes. If you'd like to chat to someone, one option is to do this online. The headspace and Lifeline Australia websites are a great place to start. Or, if you'd like to speak to someone directly, you can call Lifeline Australia on 13 11 14 or Kids Help Line on 1800 55 1800. You can talk to your doctor about writing up a Mental Health Care Plan for you if you would like to receive counselling and support. You will need this to get Medicare subsidised support from a psychologist. Your doctor will be able to recommend a psychologist to you.

Handy Tip Try the Mental Health Fitness Challenge on The Bite Back website for practical tips on how to improve your mental wellbeing. You can also visit the Smiling Mind website – it's a free and popular website on mindfulness meditation for young people.

HEALTH CARE CARD

You may also be eligible for a Health Care Card, for example if you are a low income earner or already receiving Centrelink's Youth Allowance. A Health Care Card will get you cheaper medicine and often means your doctor's visits can be bulk billed (free). The decision of whether it is free or not is up to your doctor. A Health Care Card also entitles you to reduced electricity, gas and water bills, concession rates on public transport and cheaper prices at some places such as the movies or local swimming pool.

You can get a digital copy of your health or concession card on your smart device. Use the Digital Wallet in the Express Plus Centrelink mobile app.

VISITING THE DOCTOR

You can make an appointment with the doctor by yourself, however, you'll need a Medicare card.

Visiting a doctor or public hospital is made either free or cheaper by being part of Medicare. Medicare is Australia's public health system, which means the government helps pay certain medical expenses. Medicare decides on a standard price for different medical services (known as schedule fees). Some doctors and medical centres will charge the same 'schedule fees', meaning you will pay nothing when you use your Medicare card. This is called 'bulk billing'. Some places charge more than the schedule fee, in which case you may need to pay the difference between the schedule fee and whatever's charged for the appointment. That's why you may want to look for places that offer bulk billing.

Confidentiality: If you are still on your family's Medicare card, your family can request an itemised view of when Medicare was used, however, cannot find out why you visited the doctor. By law, you need to give your doctor permission to discuss your visit, unless someone is harming you, you are at risk of harming someone else or you are at risk of harming yourself.

Important You need a Medicare card to be part of Medicare. You should already be on your parent's Medicare card but you can apply for your own card once you turn 15. To do this you go to the Medicare card page of the Services Australia website where you will find the application from you will need to complete and submit.

YOUR SEXUAL HEALTH

If you want to have a chat about contraception, sexually transmitted infections (STIs), or any other area of your sexual or reproductive health, you can chat with your doctor. Family Planning Victoria also offers free or very low-cost consultations – you can get more info on their website.

Contraception: There are a number of forms of contraception and it's important to know that no method is 100% effective. It's also important to be aware that while some methods protect against possible pregnancy, they will not protect against STIs. Condoms (male and female, male and male) can be purchased at most supermarkets, pharmacies and petrol stations. Condoms for use by female and female are sometimes harder to find but can be purchased at some pharmacies and online.

Other methods may require you to visit a doctor. Methods include a daily contraceptive oral pill, the use of a vaginal ring, cap or sponge, contraceptive materials inserted in the upper arm, injections or the intrauterine device (IUD).

Regular STI Checks: If you are sexually active or experience any irregular symptoms, then regular STI tests are necessary. It's also a good idea to get an STI test if you have had a condom break, your partner has had other sexual partners or if you have shared injecting equipment. You can visit or call your doctor to book an STI test. A test will involve an examination of your genital area and potentially your mouth and/or anus for any signs of an STI.

Important The 'morning after pill' is an emergency contraceptive method that helps prevent pregnancy after unprotected sex or where a method has failed (such as a condom breakage). You can purchase the 'morning after pill' from most pharmacies without a prescription and it is most effective the sooner you take it (make sure you take it before 72 hours has elapsed).



RENTING

There are different options for renting depending on your situation. Most people rent privately (off a landlord or property agent), but there are other public or community housing options if you are low-income or facing challenges supporting yourself out of home. The Youth Central website has a great section on 'Housing' which covers different types of renting, how to find a place, and some other helpful tips surrounding living out of home. Common terms related to renting include:

- **Lease (rental agreement):** The 'lease' is an agreement, which may be written, or verbal that refers to the amount of time you can rent a property. Lease lengths are either fixed term (6 or 12 months or longer) or periodic (month by month). Fixed term agreements means it's difficult for the landlord to evict you during that period, but it can also be expensive for you if you want to move out before that period ends. Once the lease ends, sometimes you can renew it, or other times you need to find a new place to live.
- **Property Manager:** The property manager communicates with the tenant (you). They are basically the 'go-to person' for everything from property maintenance to rent payments throughout the term of your lease.
- **Landlord:** The person who owns the house. The landlord often hires a property manager to manage their property for them. Usually you don't really have any contact with the landlord, however in some unique circumstances you might.
- **Bond:** An amount paid to the landlord or property manager at the beginning of the lease, which you then get back when your lease ends provided that the property has not been damaged in any way. This amount varies but will often amount to one month's rent or something similar. The terms of the bond can differ between different properties and real estate agents, who may refuse to return part or all of the bond if the property is damaged.

The Tenants Victoria website provides helpful information as well as free and confidential legal advice, assistance and advocacy for tenants and residents in Victoria. You can reach out by phone or email to their experienced lawyers if you have need help.

It's also really important to keep copies of your rental agreement and receipts for legal purposes and as proof of rental history for the future.

IMPORTANT

BUYING A HOUSE

Buying a house may feel unachievable but it doesn't hurt to have a savings goal. Interest levels are low but consider looking around for a bank with special rates for young people or with savings incentives.

To buy a house it's recommended that you save 20% of the house price to have as a deposit when you apply for a home loan. You can save less than 20% but you'll be required to take out Lenders Mortgage Insurance which is costly and doesn't protect you, it protects the lender if you can't make repayments.

You may consider the First Home Super Saver Scheme that is supported by the government. This assists first home buyers in saving for a property deposit faster within the concessional taxed superannuation environment. Some people buy their first property that they don't necessarily live in. You may be able to enter the property market by buying in an affordable area, even interstate while renting in the area you want to live.

Many things in life are out of our control, and anyone can face unexpected hardships. So when you need help, Ask Izzy is a great resource for young people. It's a website that connects people in need with housing, a meal, money help, family violence support, counselling and much more.

IMPORTANT

GROCERIES AND HOUSE ESSENTIALS

Having a few recipes up your sleeve and knowing what ingredients to start you off for your pantry is super handy and makes living out of home much easier. There are heaps of pantry/kitchen/fridge/cleaning staples checklists online.

Helpful Grocery Hacks

- Shop smart and take home supermarket catalogues or sign up to their email catalogue to have weekly specials sent straight to your inbox.
- Try shopping at lower cost supermarkets or warehouses or local weekend markets.
- If you're struggling there are community services that can help provide basic necessities, food and/or vouchers.

UTILITIES (GAS, WATER, ELECTRICITY)

The 'Utility Charges' section of the Tenants Victoria website explains tenants' responsibilities. You can also call the Tenants Help Line on (03) 9416 2577.

If you're sharing with others, Splitwise is a useful app for housemates who want help working out and tracking split payments.

Save money and be kind to the environment. You don't need to buy a stack of chemicals to clean your house. Low cost items like bi-carb soda, white vinegar, lemons and newspapers can clean most surfaces. Look online for the best ways to use them.

HANDYTIP



If you haven't cooked much before or are lacking motivation, then it can be hard to know where to start. So to make things easier for you, Banyule Youth Services have made a handy cook book for young people to learn the basics. Its packed with heaps of recipes, tips & tricks for cooking including vegetarian and vegans options.

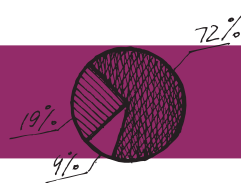
Download it for free from banyuleyouth.com-search-cook-book

Food Hacks

- When cooking a meal, cook more than you need and freeze it to eat later on. Use the left overs for lunch the next day or later in the week.
- Keep a loaf of bread in the freezer to make it last longer.
- When you're cooking rice, the ratio is 1:2 (one cup of rice to 2 cups of water).
- You can only defrost meat once and then cook it - don't refreeze.
- Don't chop meat on a chopping board and then chop vegies on the same one without scrubbing it first.
- When you microwave stuff, stir it around to make sure the heat is distributed evenly.
- Foods have a shelf life (how long before they will go off). Still Tasty is an awesome guide for food shelf lives.
- Hokkien noodles are cheap, and only need boiling water in a bowl to cook. Cook up some frozen veggies, add some stir fry sauce and you have a quick and easy meal.



INSURANCE



Car Registration

It's compulsory to register your car. Part of this registration cost covers for people who are injured if your vehicle is involved in an accident. In addition to this, it is advisable that you have some level of property insurance on your car. There are three levels of insurance:

- Third party property damage insurance. This will cover damage caused by your car to another person's car. While this is not compulsory, you should definitely consider covering your car this way as a minimum – if you damage another car it could cost you thousands.
- Third party fire and theft insurance. This covers the same as third party property damage but will also compensate you if your car is damaged by fire or stolen.
- Comprehensive car insurance. This will cover your car for damages as a result of collision, flood, fire, storm and theft as well as cover to damage to another person's car as a result of a collision with your car.

Contents Insurance

If you're renting, the house itself is the responsibility of the landlord to insure, but if you have important valuables inside you might want to consider contents insurance just in case anything gets damaged or stolen. Sometimes if you buy your car insurance and contents insurance through the same company you can bundle them and get a cheaper deal.

Private Health Insurance

Everyone is covered by the public health system (Medicare), but some people also choose to take out private health insurance for additional benefits such as more choice of hospitals, choice of specialists, private hospital rooms and shorter waiting periods. Sometimes people also get it to cover a small number of specific services not covered by Medicare (e.g. dental, getting new glasses, etc). The 'What is Covered' page of the PrivateHealth.gov.au website has a great comparison table for both types of cover.

If you don't have private health insurance by the time you're 30, you will need to pay what's called a Medicare Levy Surcharge after this. Information on this is available on the Health Insurance page of the MoneySmart website, otherwise you can visit the Private Health government website for more detailed information.

Premium is the term used for the amount you pay for insurance.

A claim refers to when you apply to your insurance company for compensation in the case of a private hospital visit, car accident, property damage etc.

If you make a claim you will probably likely need to make an excess payment. An excess payment is usually a few hundred dollars.

IMPORTANT



LEGAL



Everybody has legal rights, and knowing yours across a range of different scenarios is important.

YouthLaw is a website which has been specifically designed to give legal advice to young people. You can also contact Victoria Legal Aid for free to seek advice on any legal matters. The line is open Monday-Friday 8.00am-6.00pm and you can call them on 1300 792 387. You can also visit the 'Need Help' section of banyuleyouth.com for other legal information.

YOUR RIGHTS AND POLICE POWERS

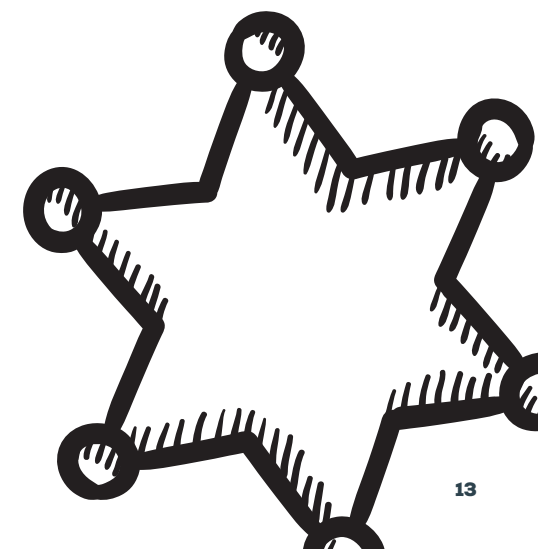
The police are given certain powers that help them make sure our community is safe. It's important when interacting with the police that you try to remain calm and communicate with them appropriately. If dealing with the police, you should always consider seeking legal advice. Some helpful tips about your rights and police powers are that:

- You have a right to remain silent when police ask you questions. However, the police can demand that you provide your name and address in a range of different circumstances. Be careful answering questions and seek legal advice if you need to as anything you say or do can be used against you as evidence.
- The police may only search you if the law allows them, you are in a designated public space, you have been arrested, they have a warrant or you consent. Prior to a search, you can ask why they are searching you.
- If you have been arrested you are not able to leave. The police will usually tell you that you are under arrest and that you can phone a lawyer, friend or relative if you wish. You can be arrested if they reasonably believe you have broken a law, they have a warrant or if you are a risk to a family member.

- The police can only obtain your finger prints, your photo, bodily samples or any form of DNA evidence under certain circumstances, so check with your legal advice provider.
- There are certain procedures police must follow when interviewing, taking fingerprints, a photograph or bodily samples with persons under 18 years of age such as having a guardian present.
- When you are released from arrest you may be charged with the offence, on bail or released without charge. If you are not released without charge then you will have to attend court.

There is no such thing as an "off the record statement". Anything you say to a police officer at any time may be used against you to charge or arrest you. If you do not want to answer their questions, answer "No comment until I get legal advice" to all questions (other than your name and address).

IMPORTANT



Registration can be to be renewed every three months, six months or yearly. It is cheaper if you have a Health Care Card or for some apprentices.

LEGAL



PROTECTIVE SERVICE OFFICERS (PSOs)

PSOs are trained officers who work at train stations and on trains after dark to provide a greater level of community safety. They have similar powers to police but can only use them in designated places such as in and around train stations.

A PSO does not need a warrant and can search your bag:

- Alcohol (if you're under 18)
- Graffiti tools eg. an aerosol can or texta (if you're over 14)
- Volatile substances (eg. glue, paint, petrol)
- Weapons
- Illegal drugs
- Explosives

For more information, go to youthlaw.asn.au



AVOIDING SCAMS

Scams are generally carried out by people trying to get your personal details and/or hack your media accounts and banking details. Protect yourself by being alert and understanding that anyone and everyone can be affected by scams. The best way to avoid being scammed is to stay alert and aware that scams exist, act cautiously by not opening suspicious texts, links, social media messages and emails, know the people who you are communicating with, act cautiously when giving out your personal details, choose difficult passwords and be careful when shopping online or visiting unusual websites

For more information on protecting yourself from scams, and spotting fake documents, emails or fake dating profiles visit the 'Scam Watch' website by the Australian Competition and Consumer Commission.

YOUR RIGHTS WHEN SHOPPING

When buying products or services under \$40,000 you have a range of guarantees provided by the Australian Consumer Law. It can be useful to be aware of these rights (which also apply to sale items, online products from Australia, and gifts with proof of purchase).

Your products must be of an acceptable quality, match descriptions and demonstrations, be fit for the purpose you stated if you had mentioned its use to the seller, meet all promises about performance, condition and quality (like life time guarantees or money back offers) and have spare parts and repair facilities available. Your services must be provided with acceptable care, skill and technical knowledge, be fit for the purpose or provide results you and the provider had agreed to and be delivered within a reasonable time. If these guarantees are breached, the retailer may have to provide a refund, repair or replacement and in some cases compensation for other loss and damages. These guarantees do not apply if you simply changed your mind, misused a product or were made aware of the fault before buying the product.

VOTING



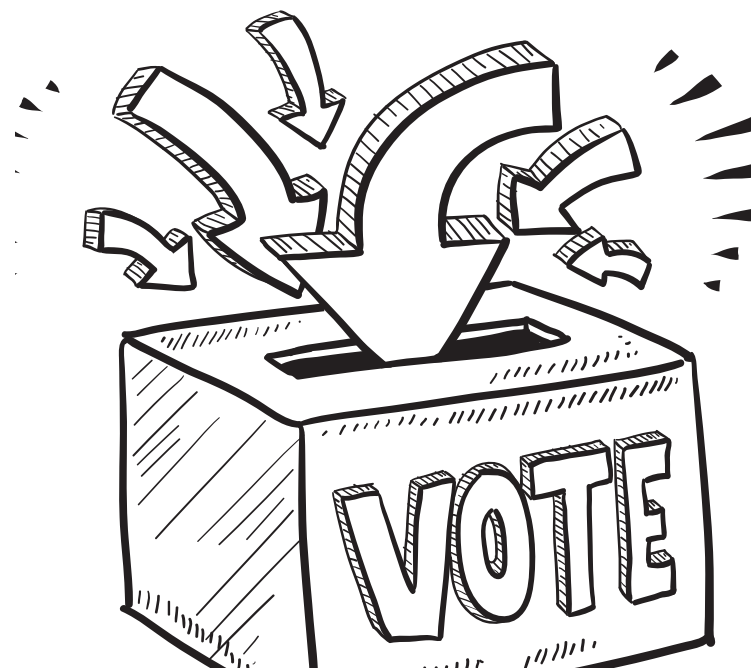
Politics may seem dry but it's important that you have your say because politicians will make decisions on things such as climate change policy, welfare benefits and the NBN on your behalf. In Australia the government is decided by Australian citizens over the age of 18 through regular elections. It is important to research who you are voting for so that you support governments that will introduce policies beneficial to you. To enrol to vote you must be an Australian citizen aged 16 or over, who has lived at the same address for at least one month.

If you are eligible to vote in local, state or federal elections, you must be enrolled to vote. If you do not vote, you may be fined. If you are unable to vote on Election Day, you can vote before Election Day (early voting) or voting via post (postal voting). Visit the Victorian Electoral Commission or the Australian Electoral Commission website to find out more about enrolling to vote and the different ways you can vote.

There are other ways to be political aside from voting. You may be able to join a political party as a member to support a party who's policies you agree with, join a specific action group whose aims you agree with, or watch television programs about current political issues or news in Victoria, Australia, or internationally. The 'Passport to Democracy' website by the Victorian Electoral Commission provides a range of sources to help better understand or participate in political matters.

Often, it can be confusing to understand who you are voting for because political parties have so many overlapping policies. The online 'Vote Compass' tool was developed by political scientists and published by the ABC to help you understand what parties may have policies you support. theyvoteoryou.org.au is a handy website that tells you how your local federal MP has voted on all matters raised in parliament.

HANDY TIP



GETTING ID



When you are under 18 years of age, you might not have much of a need for ID other than using it to prove you are entitled to a concession rate at the movies or when using transport. This changes when you turn 18 and might be interested in going to licensed venues, purchasing alcohol, seeing certain movies at the cinema, getting your license, being asked for ID from the police or even planning to travel, change your name or get married. One of the quickest ways to get a form of photo ID is to apply for a Keypass ID card through Australia Post. Some other useful forms of ID you may need are:

- Passport (through Australia Post)
- Birth certificate (through Births, Deaths and Marriages Victoria).
- Australian citizenship certificate (Department of Home Affairs).
- International passport (through your country of citizenships relevant department)
- Driver license or learner permit (through VicRoads)
- Government issued proof of age card (participating Australia Post offices, VicRoads offices and selected pharmacies)
- Other documents you can use as a form of ID include a Medicare card, Working With Children Check, bank card, Centrelink card, Australian Electoral Role Card, motor vehicle registration addressed to you, a letter from a government university addressed to you or a rental agreement

You may need certain forms of ID to access certain documents from government departments (such as providing a set amount of points of identity to receive your passport) or when getting a new job. This will be made easy if you can keep all of your original forms of and copies of identity in a safe and handy place.

PARTYING

SAFE PARTYING

Partying and celebrating with friends is awesome but it's important to stay safe. Some quick tips to ensure you stay safe include:

- Stick together with your friends- make sure you all leave together.
- Don't be too trusting – don't put your drink down.
- Realise that drugs and alcohol may cause you to make decisions you would not make sober.
- Know that you don't have to get smashed.
- Practice safe sex practices and make decisions to have sex whilst sober. It's essential that you both provide consent. You can not give consent if you are drunk or high.
- Tell someone you trust where you're going and how they can contact you.
- Stay away from social media or texting your ex!

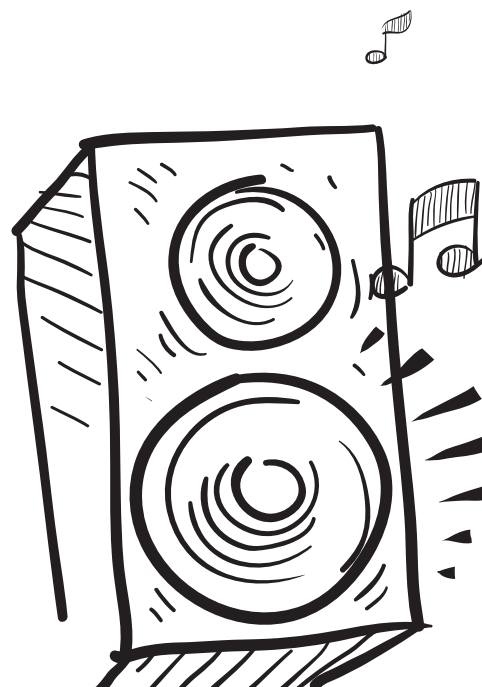
On most phones, you can still call 000 if you have no reception. If this does not work you can call 112 for help. If you are ever in a situation where you need emergency services but are unable to speak call anyway and hold the line. Eventually an operator will pick up and you will be prompted to hit 55. Emergency services will track you down as soon as possible.

IMPORTANT

HOSTING A PARTY

If you are hosting a party, it is your responsibility to ensure that the party is a fun and safe environment. If something goes wrong, you will be the one who has to face the most consequences. Some tips include:

- Register your party with the police and call them if you need to.
- Have some form of security at your party, even if its parents of the guests.
- If using social media to send party invitations, make sure that your settings are private to prevent unwanted guests.
- Stay sober - you can keep a level head and deal with any issues and try serving food and soft drinks/water to keep others level headed.
- Let the neighbours know you're having a party and what time you'll be turning the music down.
- Give them your phone number so they can easily get in touch if they have any concerns



PARTYING AT SCHOOLIES

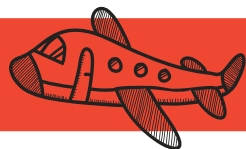
You've just finished 13 years of schooling and you're ready to party after exams. Schoolies can be an awesome way to celebrate the beginning of adulthood with your friends. To make sure you have the best time, it's important to stay safe, organised and to look after your pals. Some helpful tips for schoolies are:

- In the event that an ambulance or medical attention is sought it's important to tell paramedics exactly what drugs and/or alcohol have been consumed.
- Never leave a friend behind. Arrive together and leave together.
- Always write down the taxi number on the card situated in front of the passenger seat when catching a cab and send this to a friend or family member. Rideshare programs like Uber, Ola and Shebah (passengers under 18 or female of any age) generally provide these driver details online, which you could send to a friend.
- Try buying bottled drinks when out at a bar or club to avoid drink spiking and always watch your drinks. Make sure you watch your drink being prepared so that you know how much alcohol is being used.
- You have the right to say 'NO'. This includes saying no to drinking, participating in unsafe practices, going somewhere or engaging in sexual activities.

Reaching out for help and support is an important first step in dealing with the issues drugs and alcohol might be causing in your life, or affecting a friend or family member. You can call the National Alcohol and Other Drug Hotline for free and confidential advice about alcohol and other drugs 1800 250 015.

IMPORTANT

TRAVEL



There's plenty to organise when you travel including passport, visas, leave from work, flights, insurance, accommodation, transport and activities. Some important tips for travellers include:

- Make sure you get travel insurance to protect your luggage or cancelled flights.
- Be cautious (especially in places like bars and clubs or going on dates).
- Ensure your safety (download safety applications, know how to contact emergency services and let your family or friends know where you are).
- Research where you are going to before you get there.
- Register your travel plans on smartraveller.gov.au. This will make it easier for you or your family to be contacted in case of an emergency and it will ensure you receive travel advice and bulletins while you're travelling.
- Emergency consular assistance is available 24 hours a day by calling the Consular Emergency Centre on: +61 2 6261 3305 (from overseas)
- If your passport is lost or stolen, you must tell the Australian Government as soon as possible

FAMILIES AND RELATIONSHIPS



The type of relationships you experience with your family and other people may change as you grow into adulthood. You may find that you are becoming less dependent on parents and guardians, or you may be at a stage in life where you are starting a family for yourself. Always make sure that relationships between yourself and others remain respectful, understanding and free from abusive and violent behaviour.

Families and relationships can often experience a range of conflicts and unfortunate events. This may result in members supporting and comforting each other in times of need but could also result in increased tensions, provoking fights and anxiety. If you are experiencing family conflict or conflict in other relationships you should try to be prepared to discuss differing opinions, keep your cool and to expect to compromise.

If you are experiencing, or someone you know is experiencing family violence or abuse and are in immediate danger (from any member you are in a family relationship with), make sure you contact the police. There are a range of support services that you can contact such as the Safe Steps Family

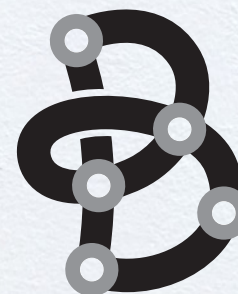
Violence Response Centre on 1800 015 188 and the Men's Referral Service. These organisations will help you emotionally, and help link you to services that provide emergency accommodation or other necessities.

1800RESPECT is the national sexual assault, domestic and family violence counselling and information referral service. Online chat or call them on 1800 737 732. This service is free, confidential and available 24 hours a day, every day of the year.

MensLine Australia is the national telephone and online support, information and referral service for men with family and relationship concerns. Online chat or call them on 1300 78 99 78.

A useful website to understand what's appropriate and what's not appropriate in your relationship is 'The Line'. It discusses a range of issues relating to relationships, gender, sex, bystander action, technology and communication.

HANDY TIP



Banyule Youth Services

This booklet was produced by Banyule Youth Services.

Banyule Youth Services is part of the Banyule City Council.

Banyule Youth Services value, engage and empower young people between the ages of 12–25 who are living, going to school, working or socialising in the Banyule community.

If you have any questions or feedback about Life Hacks or have any great tips we could include in our next edition feel free to get in contact with us via:

Phone: 9457 9855

Email: banyuleyouth@banyule.vic.gov.au

Website: www.banyuleyouth.com

Facebook: www.facebook.com/banyuleyouth

Instagram: @banyuleyouth

If you are hearing or speech impaired, you can call us through the National Relay Service on 133 677 (TTY) or 1300 555 727 (ordinary handset) and ask to be connected to Banyule Council on 9490 4222. If you need an interpreter service, please contact TIS National on 131 450 and ask to be connected to 9490 4222.



LIFE HACKS



Banyule City Council acknowledges the support of the Victorian Government in the production of Life Hacks