

LIFE HACKS



FOURTH
EDITION

*Handy tips,
tricks &
advice
for young
people*

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ACKNOWLEDGMENT

Banyule Youth Services are proud to acknowledge the Traditional Custodians of the land as the Wurundjeri Woi-wurrung people and we pay respect to all Aboriginal Elders, past, present and emerging, who have resided in the area and have been an integral part of the region's history.

WHAT IS LIFE HACKS?

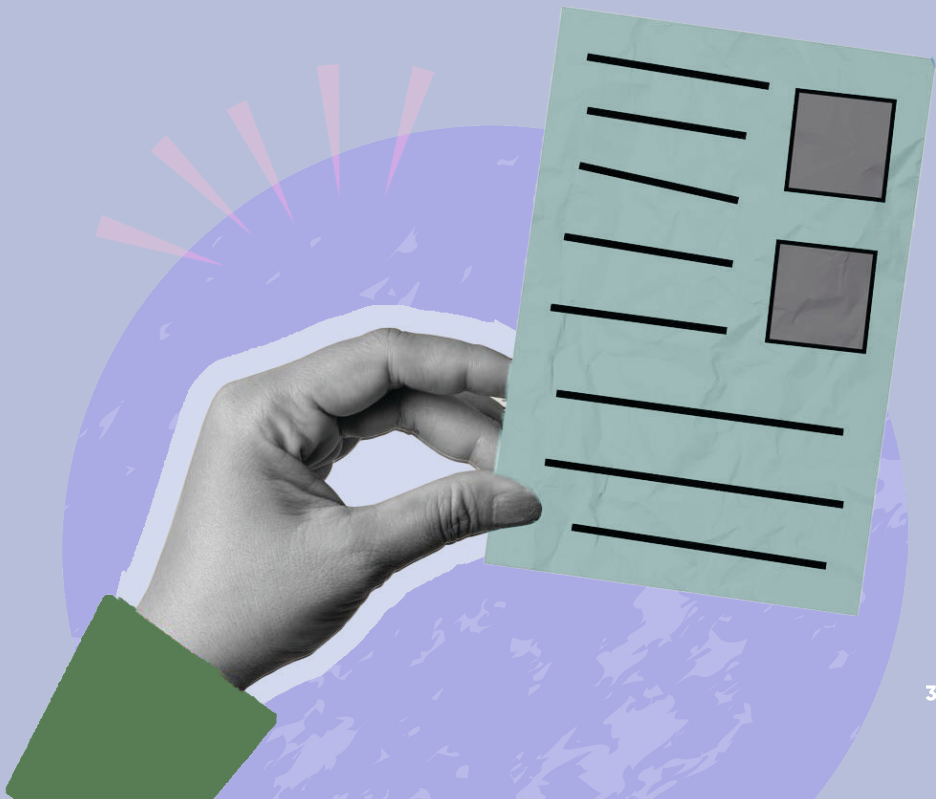
Life Hacks is a practical booklet designed for young people navigating the transition to adulthood.

Packed with handy tips, tricks and essential advice, this resource was co-created with young people to cover a wide range of topics that they want to know more about.

Life Hacks aims to empower young adults with the knowledge and skills they need to thrive as they step into independence. By offering practical advice in an engaging format, this booklet serves as a go-to resource for those looking to make informed decisions and develop confidence in their new responsibilities.

HOW TO USE THIS RESOURCE

To make the most of this resource, start by exploring the various sections that cover essential skills, from budgeting and cooking to self-care and job hunting. Implement the life hacks that resonate with you—try starting small by choosing one or two tips each week. As you read, take note of what works for you and feel free to adapt these tips to fit your unique lifestyle. Don't forget to share your insights with friends or family to foster a supportive community and stay curious as you continue to learn and discover new ways to navigate this exciting journey into adulthood. Happy hacking!



EATING



if you are new to cooking or are lacking motivation, then it can be hard to know where to start.



EASY & HEALTHY
MEAL IDEAS

FOOD HACKS

When cooking a meal, cook more than you need and freeze it to eat later on. Use the leftovers 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 veggies on the same one without washing it first (pro tip - have a separate cutting board for meat and veggies).
- ▶ When you microwave food, stir it around halfway to make sure the heat is distributed evenly.
- ▶ Foods have a shelf life (how long before they will go off). The website "Still Tasty" is a great guide for this.
- ▶ When living on a budget, grocery shopping can be tough — especially with rising prices. Try bulk-food stores or discount grocers in your area to find cheaper options.

Find local community supports here:



So to make things easier for you, Banyule Youth Services have made a handy cook book for young people to learn the basics. It's packed with heaps of recipes, tips & tricks for cooking including vegetarian and vegan options. Options are quick, easy and budget friendly. Download it for free from banyuleyouth.com



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, warehouses or local weekend markets.
- ▶ If you're struggling there are community services that can help provide basic supplies like food, toiletries and other household items.

Often when purchasing food from the supermarkets you will notice either a "Best Before" label and a "Use By" label. It is important to know the difference between the two:

Best Before

This means the food is still safe to eat after the date, but the quality (taste or texture) may decline.

Use-By

This means the food should be eaten before the date shown. Eating it after this date is a health or safety risk, so it should be thrown out.

HEALTHY EATING

With the popularity and convenience of fast-food outlets, it can become easy to rely on drive-through meals when you're hungry. Over time, this can become an unhealthy habit.

Taking care of your physical and mental wellbeing means keeping a balanced approach to nutrition, exercise and self-care. Avoid skipping meals – this can cause energy dips, mood swings and longer-term health issues.

Counting calories can be helpful for some, but excessive focus on it may contribute to unhealthy habits like restrictive eating or an unhealthy relationship with food. If you find yourself obsessing over food choices, feeling anxious about eating, or struggling to maintain a balanced routine, it's a good idea to talk to a GP. They can offer guidance and support to help prevent or address any potential issues with eating habits or mental health.



DURING SCHOOL

SEAS Application: SEAS stands for Special Entry Access Scheme (also known as “special consideration”). SEAS helps students whose education has been disrupted or disadvantaged by increasing their selection rank when applying for university courses. It does not change your ATAR.

SEAS is split into four categories. In most cases, you will need to provide evidence with your application.

Category 1 – Personal Information and Location

SEAS Category 1 addresses personal information and location. It is based on your demographic data that is already in your VTAC account. It considers things like:

- ▶ First in family to attend university
- ▶ Under-represented school
- ▶ Mature age
- ▶ Living or school location
- ▶ Non-English speaking background

Category 2 – Disadvantaged financial background

You'll be asked about whether you or your parent/guardian receive Centrelink benefits and about financial hardship. Examples include:

- ▶ You receive Centrelink benefits
- ▶ You are dependent on a parent/guardian who receives Centrelink benefits
- ▶ Excessive financial obligations
- ▶ Individual or family economic hardship/poverty

Category 3 – Disability or mental condition

Applies where your studies have been affected by a physical health condition, disability, neurodiversity, or mental health condition.

Category 4 – Difficult circumstances

Covers significant life events not already captured in the other categories, e.g.:

- ▶ Illness or death of a friend/family member
- ▶ Refugee or asylum seeker status
- ▶ Bullying or discrimination
- ▶ Natural disasters
- ▶ Excessive family responsibilities

In most cases, you must submit an impact statement explaining how circumstances affected your studies and attach supporting evidence (e.g., school or health practitioner statements). Speak to your careers adviser at school to plan your application.



EDUCATION



AFTER SCHOOL

There are many options for training and further study after school: university, TAFE, private training providers, traineeships, pre-apprenticeships, and apprenticeships. These pathways suit different learning styles and career goals.

An ATAR is only required for university entry. If you didn't get the ATAR you hoped for, there are alternative pathways, check each university's website for options.

Alternative entry options may include:

- ▶ a bridging course
- ▶ completing part/all of a TAFE course in a related field
- ▶ single-subject entry/enabling units
- ▶ recognition of community service/leadership or relevant work experience

If you've been out of school for 2+ years and are at least 19, you may be able to sit the STAT (Special Tertiary Admissions Test), an aptitude test used when an ATAR isn't available or suitable

Use the Good Universities Guide to find courses and compare universities.

Visit the youth central website for more information on choosing the right choice for you once you have left school.



HECS

Higher Education Contribution Scheme (HECS) is an arrangement that helps students pay for their university fees. Under HECS-HELP, students are able to defer their tuition fees, meaning that they don't have to pay upfront. The cost is added to their income tax once they start earning above a certain threshold. There are certain requirements that must be met to be eligible for HECS.

For further information visit the study assist website. You can make the option to pay extra on your HECS to pay it off faster. If you keep this on once it's paid off, it's a great way to boost your tax return!



EMPLOYMENT



GETTING A JOB

If you're job-hunting, prepare a resume and cover letter, and practice how you'll introduce yourself and answer interview questions. Think like an employer: what skills and examples would you want to see?

It helps to review sample resumes/cover letters and watch mock interview videos. The more applications and interviews you do, the easier it becomes.

Consider short industry certificates to open more opportunities:

- ▶ Food Safety/Food Handling
- ▶ RSA (Responsible Service of Alcohol)
- ▶ White Card (construction)
- ▶ First Aid/CPR

Youth Central has great resources to help you write your CV, prepare for interviews and other tools to help you with employment.





EMPLOYMENT CONTRACTS

When you enter the workforce, it is essential that a contract is agreed on. An employment contract is an agreement between an employer and an employee that outlines the terms and conditions of employment. Although contracts can be written or verbal, it is strongly recommended to have a written contract and keep a copy. Written contracts protect everyone involved from misunderstandings.

There are four main types of employment contracts:

Full-time

Generally work 38 ordinary hours or more a week. Employees on full-time contracts are entitled to paid leave and must be given notice of termination.

Part-time

Part-time contracts are similar to full-time but with less than 38 hours per week.

Part-time employees receive the same types of leave benefits but on a pro-rata basis (e.g., if you work half the hours of a full-time employee, you receive half the leave).

Fixed term contract

Fixed-term employees are typically hired for a specified period of time or to complete a certain task/project. These contracts end either when the task is complete or on a specific end date. They clearly state the length of the employee's employment in the company from their start to end date. These employees also receive the same entitlements as permanent employees, however do not require notice if their contract concludes.

Casual

Casual employees will work on a demand-only basis. These contracts do not guarantee the amount of work you receive meaning shifts are not consistent. Casual employees are allowed to decline shifts as per their contract. Casual employees are not entitled to sick leave or annual leave, and their contract can be terminated at any given time without any notice. To compensate for this, casual workers are paid at a higher hourly rate as opposed to permanent staff.

LEAVE

All employees excluding casuals are entitled to leave. There are many types of leave, and some organisations may provide additional types of leave based on personal circumstances. The most common types of leave are:

Annual leave

Full-time employees get four weeks of paid leave every year while part-time employees get a portion of this depending on how many hours a week they work.

Sick/carer's & compassionate leave

Employees are allowed to take a certain amount of paid leave if they are sick, or need to look after a family member or circumstances involving the death of a family member.

NOTICE OF TERMINATION AND REDUNDANCY PAY

Notice of Termination

When an employment relationship ends, both the employee and the employer are usually required to provide notice.

If an employee decides to leave their job, they must submit a letter of resignation. This should be given a set number of weeks before their intended final day of work, as outlined in their contract, award, or workplace policy.

If an employer ends the employment, they must provide written notice stating the employee's final day of work. The required notice period can vary depending on the industry, applicable award, length of employment, and employment contract.

As a general guide, notice periods are often between two and four weeks, but this can differ depending on the role and how long the employee has worked for the organisation. For more information, visit the Fair Work Ombudsman website.

Redundancy Pay

Redundancy happens when your employer decides they don't need anyone to do that particular role anymore or if the company has become bankrupt or insolvent. Redundancy can occur due to:

- ▶ improved technology (such as machines that can do that role)
- ▶ financial reasons (loss of sales)
- ▶ business closing down

If an employee has been made redundant, the company must continue to pay them for a required amount of time post-redundancy. Identical to notice of termination, the period of pay varies on your length of employment prior to redundancy.

EMPLOYMENT



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, babysitting 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 website.

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



TAX

Once you begin to enter the field of work, it is important to know that you must have a Tax File Number (TFN). Your TFN is unique to you and stays yours for life. It is used by the Australian Tax Office (ATO) to keep track of and organise your tax.

When you start a new job, your employer will ask for your Tax File Number (TFN) so the correct amount of tax can be taken from your pay and recorded by the ATO.

You can apply for a TFN online through myGov. If you're under 15 or don't have an Australian passport, you'll need to complete the application online, print it, and attend an interview at a local Australia Post outlet. If you have a Centrelink account, you may also be able to apply there.

If you start working without a TFN, you may be taxed at a higher rate until you provide one.

For more details, search "Tax File Number" on the ATO website.

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 payslip), 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 your deducted tax money back. If you earn over this, you only get some tax money back.

SUPER

Superannuation is your own retirement savings that you will be able to access later in life. Your employer must pay super into your super account regardless of how much you earn. If you're under 18, they must pay it only for weeks when you work more than 30 hours.

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.

Check out the Young Workers Centre to learn more about your rights at work



FAMILIES & 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.

It's important to remember that conflict happens in all families and relationships, what matters most is how you handle it. Try to stay calm, listen to each other, and look for a compromise. Healthy relationships should always feel respectful, safe, and supportive.



If you or someone you know feels unsafe at home, you're not alone. Confidential help is available:

▶ **Safe Steps**

Victoria's 24/7 family violence response service. Provides crisis support and safety planning. Phone: 1800 015 188.

▶ **Men's Referral Service**

Support for men around family violence, behaviour change, and relationship concerns. Phone: 1300 766 491.

▶ **1800RESPECT**

National 24/7 sexual assault, domestic and family violence counselling and information service. Free and confidential. Phone: 1800 737 732 | Online chat available.

▶ **MensLine Australia**

National phone and online support service for men with family, relationship, or emotional wellbeing concerns. Phone: 1300 78 99 78 | Online chat available.

GETTING AROUND



ROAD RULES

To get your license, you will be tested on your knowledge of the road rules and how well you can 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 misusing your high beam headlights, such as to warn others about police or speed cameras up ahead.
- ▶ 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.



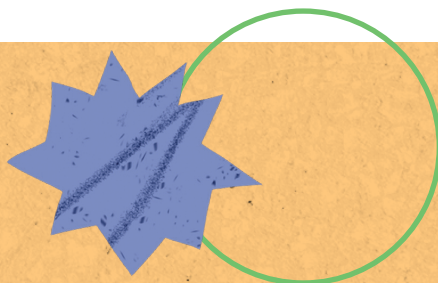
- ▶ When leaving your car parked, the windows should not be open more than two centimetres and you must lock the car and remove the keys if no one is in your car.
- ▶ Horns should only be used when warning other road users.
- ▶ When on your P1 Licence, you are legally allowed to carry 1 passenger who is between the ages of 16 – 22, unless they are your spouse/domestic partner and/ or they are your sibling.

Always remember that learner drivers and drivers on a probationary licence 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 licence and how many passengers you can have. 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.



IMPORTANT

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. Car registration costs vary by vehicle type and risk zone, and they change annually – around \$800-\$930+ for many cars in 2026. Search for the VicRoads Fee Calculator on their website, for your exact amount. 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.



GETTING AROUND



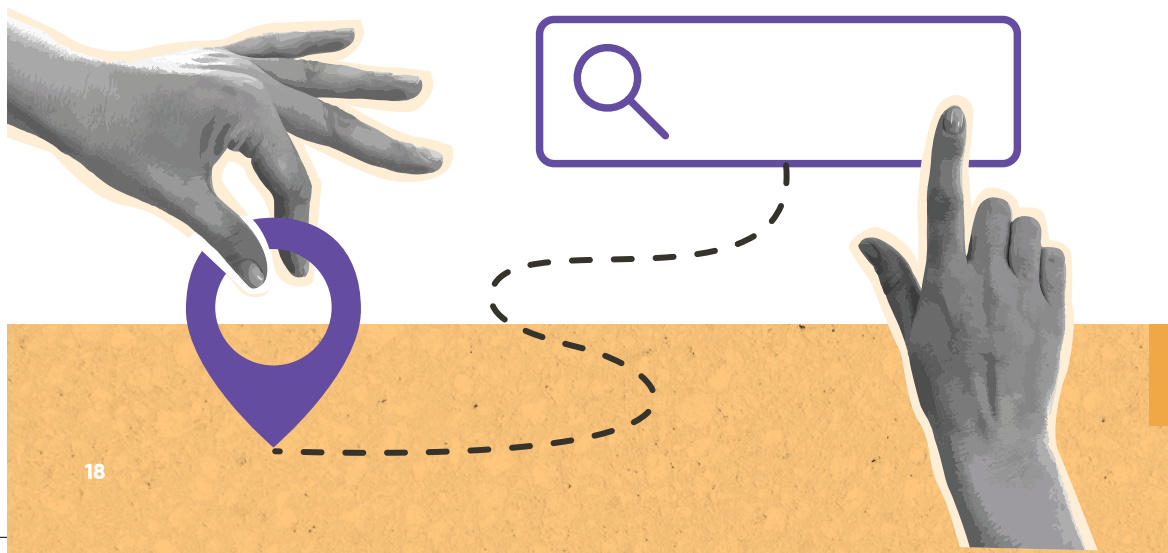
CAR REGISTRATION

It's compulsory to register your car. Part of the registration cost goes to TAC, who can provide funds to 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. You can find out more about different types of car insurance on page 28.

If you use toll roads a lot, you can open an account with them. If you only use Melbourne toll roads occasionally, buy a short-term pass: the Visitor's Pass covers CityLink, EastLink and the West Gate Tunnel for up to 30 days and can even cover recent trips (CityLink/West Gate Tunnel up to 5 days, EastLink up to 3 days). If you forgot to set it up first; you can organise 24-hour or single trip passes. If you drive on a toll road without organising a pass, you will be sent an invoice in the mail with additional fees included, so it's best to organise a pass on the day.

You can now store your driver's license in the Service Victoria app! A great way to have your ID with you on your phone, wherever you go.



ROADSIDE ASSISTANCE

If you're driving, it's a good idea to have emergency roadside assistance. This can help if your car breaks down or something goes wrong while you're out. There are different roadside assistance options available, with varying costs and levels of cover. Take some time to compare your options, and consider chatting with a parent, guardian or trusted friend before choosing a plan.

If you break down or have an accident, contact your roadside assistance provider for help. You can also reach out to a parent, guardian or trusted friend for support.

GETTING YOUR LEARNER PERMIT

- ▶ Study the 'Road to Solo Driving Handbook' (from VicRoads), then book a Learner Permit Test Online, or at a VicRoads Customer Service Centre. If you pass the test online, you must then go to a VicRoads Customer Service Centre in person to be issued the permit.
- ▶ You can also review the material on the 'How to get your L's' page on the VicRoads website which gives you an overview on how to book your test and what you'll need.

GETTING YOUR P'S

- ▶ 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 does not need to log 120 hours, but they must still hold a learner permit for a minimum period.
- ▶ If you have difficulty accessing a car or a licensed driver to support you in getting your hours, 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!
- ▶ 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.



GETTING AROUND



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, myki machines at Metro railway stations and some accessible tram stops/bus interchanges (full fare only), 7-Eleven or other shops that display the green myki sign out the front will also sell them.
- ▶ If you're under 18, you can travel for free on public transport with a youth myki.
- ▶ If you're over 18 and a student, or eligible for another type of concession (such as a healthcare card), you can have a concession myki which is half the cost of full fare. If using a concession myki, you must always carry proof of your concession, such as the Transport Victoria Tertiary Student ID (not just your school ID!).
- ▶ 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. If you've put a large amount of money on your Myki, it's a good idea to register it in case it gets lost.

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.



TRAVELLING BETWEEN STATES

If you're driving interstate, plan ahead to stay safe and avoid stress.

- ▶ Get your car checked before you leave to reduce the risk of breaking down.
- ▶ Plan your route in advance and make sure you have enough fuel (especially if you're travelling through remote areas).

PENALTIES ON THE ROAD

Following road rules helps keep everyone safe and helps you avoid fines and other penalties. If you break a road rule, the penalty will depend on how serious the offence is. For example, parking longer than allowed may result in a fine.

More serious offences come with bigger consequences. Speeding can lead to fines, demerit points, or even losing your licence. Drink driving is treated very seriously and may result in heavy fines, licence suspension, having an alcohol interlock fitted to your car, or even going to court and facing possible jail time.

Victorian demerit point system:

- ▶ 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 licence, your limit is 5 points over 12 months or 12 points over 3 years.
- ▶ If you have a full licence your limit is 12 points over 3 years.

Check your demerit points here



- ▶ If you're driving long distances, take regular breaks and have a short nap if you're feeling tired.

Keep in mind that road rules and licence conditions can vary between states, so check what applies where you're going. Police can still issue fines even if you're visiting from another state, so it's important to follow the local rules.

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 public 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 (relevant department in your country of citizenship)
- ▶ 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





MENTAL HEALTH

Life can feel pretty overwhelming sometimes, and that can affect your mental health in different ways. If you're feeling stressed, low, or just not yourself, it doesn't mean something is "wrong" with you. Everyone needs support at different points in their life.

Where to talk to someone:

- ▶ **headspace Greensborough** supports young people aged 12–25 with mental health, physical/sexual health, alcohol & other drugs, and work/study issues. You can call, email, or visit their website to get support.
- ▶ **Lifeline** – 13 11 14 (24/7).
- ▶ **Kids Helpline** – 1800 55 1800 (ages 5–25).

Seeing a GP for mental health support

If you think counselling could help, you can talk to your doctor about getting a Mental Health Care Plan. This plan allows you to access Medicare-subsidised sessions with a psychologist. Your doctor can also help recommend someone to see.

Just a heads up – wait times at different services can vary a lot. Sometimes your wait can be as short as a few weeks, and sometimes it might be a few months. Support is always there for you, and if you're unsure where to start reach out to one of our youth workers (contact details on page 59).





URGENT CARE CLINICS

Urgent Care Clinics help with issues that can't wait for a normal GP appointment but aren't emergencies. They can treat:

- ▶ minor burns
- ▶ suspected fractures and sprains
- ▶ mild infections
- ▶ UTIs
- ▶ minor cuts and bites
- ▶ headaches, nausea, mild asthma symptoms

These clinics are usually open extended hours, are walk-in, and are free with Medicare.

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 entirely up to the 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 phone. Use the Digital Wallet in the Express Plus Centrelink mobile app. If you have a Health Care Card and require an ambulance, your transport fee will be waived.



VISITING THE DOCTOR

You can make an appointment with the doctor by yourself, however, you will need a Medicare card. If it makes you more comfortable, you can request a doctor of a particular gender when booking.

Medicare

Medicare helps pay for health services in Australia. Visiting the 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. You're likely already on your family's Medicare card, and you can get your own card when you turn 15.

Bulk Billing

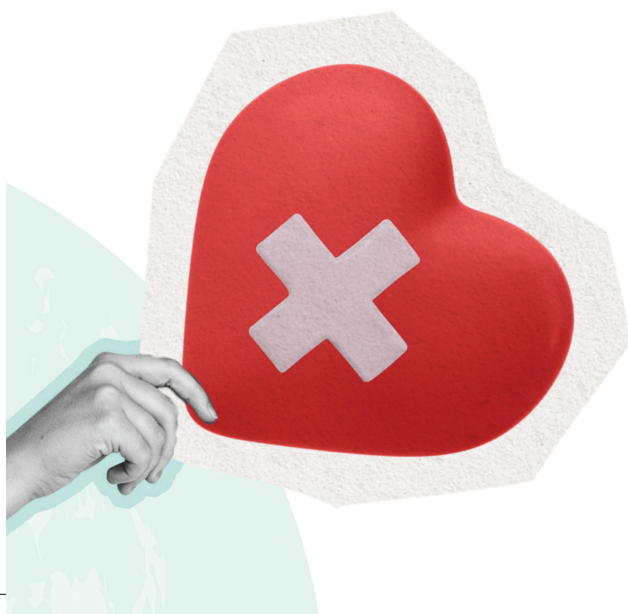
Bulk billing means:

- ▶ you pay nothing
- ▶ the clinic accepts the Medicare payment as full payment

Some clinics bulk bill all patients; others only bulk bill certain people or certain appointment types. If a clinic doesn't bulk bill, you may need to pay a gap fee.

Telehealth (Phone and Video GP Appointments)

You can access Medicare-funded telehealth appointments. Some clinics have rules about when you can book telehealth, so check when making your appointment.





YOUR SEXUAL HEALTH

Sexual health is an important part of looking after yourself, and it's totally okay to have questions. If you want to talk about contraception, STIs, or sexual/reproductive health, you can see your GP or a sexual health clinic.

Consent

Consent means both people willingly agree to what's happening. Consent must be freely given, which means no one should ever feel pressured, forced, or guilty into doing anything. It applies to all sexual activities, including things like sharing sexual images. If someone says yes at the start, they can change their mind at any time, and that decision must be respected immediately. Consent can't be given if someone is heavily affected by alcohol or drugs, as they may not be able to make safe or informed choices.

Contraception

There are many types of contraception, and it's important to remember that no method is 100% effective. Some types can help prevent pregnancy but won't protect you from STIs. Only barrier methods, like condoms, help reduce the risk of both pregnancy and STIs. You can buy condoms at most supermarkets, pharmacies and petrol stations. For options like the pill, an IUD or Implanon, chat to your GP who can explain how each method works and help you figure out what's best for you.

STI Checks

Tests are usually quick and simple. Some clinics offer free and confidential STI testing. Tests can involve swabs, urine and/or blood tests. Get tested if:

- ▶ you're sexually active
- ▶ a condom breaks
- ▶ you have a new partner
- ▶ you have symptoms
- ▶ you've shared injecting equipment

Melbourne Sexual Health Centre offers free STI testing/treatment (no Medicare card required for many services). Routine checks are by appointment.

Melbourne Sexual Health Centre offers free services for everyone



INSURANCE



WHAT IT IS, AND WHY IT MATTERS

Insurance is a way to protect yourself from big, unexpected costs. You pay a company a regular amount of money (called a premium), and in return, they help cover the cost if something goes wrong, like an accident, damage, illness, or loss.

When you choose an option for your insurance, it will outline the amount of excess you have to pay. Excess is the amount you pay first if you make a claim. Your insurer only pays the rest after you've paid your excess.

Example: If your excess is \$500 and the damage costs \$2,000, you pay the first \$500, and insurance covers the remaining \$1,500.

Health Insurance (private)

Everyone is covered by the public health system (Medicare), but some people also choose to take out private health insurance for additional benefits or to cover a small number of specific services not covered by Medicare.



INSURANCE



There are two main types:

- ▶ Hospital cover: Helps with treatment as a private patient, gives more choices for hospitals and specialists, and may reduce some wait times.
- ▶ Extras (general treatment) cover: Helps pay for things like dental, physio, optical and other out-of-hospital services.

You can buy hospital cover, extras cover, or a combined policy. You can compare hospital and extras policies, and see what's included, using the Australian Government's official comparison website [PrivateHealth.gov.au](https://www.privatehealth.gov.au).

Home & Contents Insurance

- ▶ Home insurance (building) covers the physical structure if you own the property.
- ▶ Contents insurance covers your belongings (e.g., laptop, phone, clothes) if they're stolen or damaged, especially useful if you rent.

Some insurers offer discounts if you bundle policies (e.g., car + contents).

Car Insurance

Car insurance can help cover the costs if you injure someone or damage their property in a car accident, and depending on the level of cover you choose, it may also help repair or replace your vehicle.

- ▶ Third Party Insurance covers damage you cause to other people's property.
- ▶ Third Party Fire & Theft adds protection if your own car is stolen or damaged by fire.
- ▶ Comprehensive offers the highest level of protection, covering damage to your car from accidents, theft, vandalism, and natural disasters, as well as damage you cause to others.

Travel Insurance

Covers unexpected costs when travelling, such as medical expenses, cancellations or lost luggage. It's important to know that many travel insurance policies don't automatically cover risky activities, even if they're common holiday plans. Activities like riding motorbikes or scooters, jet skiing, diving, or other water sports are often excluded unless you pay for extra cover. If you're planning on doing anything adventurous, always check your policy or talk to your insurer so you know you're protected.



EVERYBODY HAS LEGAL RIGHTS, AND KNOWING YOURS ACROSS A RANGE OF DIFFERENT SCENARIOS IS IMPORTANT.

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.



IMPORTANT

There are extra protections for people under 18. Police must follow special procedures, including having a parent, guardian or an independent person present during interviews or when taking fingerprints or samples.





YOUR RIGHTS AND POLICE POWERS

Police have certain powers to help keep the community safe. If you're dealing with police in Banyule or anywhere in Victoria, ***try to stay calm and communicate clearly***. You can always ask for legal advice at any stage.

Your rights when police ask you questions:

- ▶ You have the right to stay silent.
- ▶ Police can require your name and address in some situations – for example, if they reasonably believe you've broken the law or you're in a situation where they're legally allowed to ask.
- ▶ Be careful what you say, because anything you say or do can be used as evidence.

When police can search you:

Police can only search you if the law allows it. This might include situations where:

- ▶ you're under arrest
- ▶ they have a search warrant
- ▶ you consent to the search
- ▶ you're in an area that has been properly declared a designated search zone (these declarations now have stricter rules after recent court decisions)

You can always ask police why they are searching you.

If you are arrested:

- ▶ If you're under arrest, you cannot leave.
- ▶ Police should tell you that you're under arrest and that you can contact a lawyer, friend, or family member.
- ▶ Police can arrest you if they reasonably believe you've broken the law, they have a warrant, or there is a serious risk to someone's safety (including family violence situations).

Fingerprints, photos and DNA

Police can only take your fingerprints, photo, bodily samples or DNA in certain situations. If you're unsure, ask for legal advice before agreeing.

YOUR RIGHTS WHEN SHOPPING

You're protected by Australian Consumer Law.

If you buy products or services under \$40,000, you get automatic consumer rights

These apply to:

- ▶ sale items
- ▶ online orders from Australian businesses
- ▶ gifts (with proof of purchase)

Your rights when buying products

Anything you buy must:

- ▶ be good quality and safe
- ▶ match the description, photos or demo
- ▶ be fit for the purpose you told the seller
- ▶ meet any promises (like “lifetime guarantee”)
- ▶ have spare parts or repairs available for a reasonable time

Your rights when buying services

Services must:

- ▶ be done with proper skill and care
- ▶ be fit for the purpose you agreed on
- ▶ be done in a reasonable time

If something goes wrong

The business may have to:

- ▶ repair the item
- ▶ replace it
- ▶ refund you
- ▶ or sometimes pay compensation for extra loss or damage

When you don't get a refund

You're not covered if:

- ▶ you changed your mind
- ▶ you misused the product
- ▶ you already knew about the fault before buying



AVOIDING SCAMS – STAY SMART, STAY SAFE

A scam is when someone tricks you into giving away your personal or financial information so they can steal from you. Scammers often try to access your:

- ▶ personal details
- ▶ social media accounts
- ▶ banking information

Anyone can be targeted – staying aware is your best protection

Common Types of Scams:

Phishing

Cyber criminals send fake emails or text messages pretending to be from big organisations you trust (like banks, delivery companies or government services). Their goal is to get you to click a link or share personal info.

Tip: If something feels off, don't click – delete it.

Dating & Romance Scam

Scammers create fake profiles on dating apps or social media. They build a relationship, gain your trust, then ask for:

- ▶ money
- ▶ gifts
- ▶ personal photos
- ▶ information they can use to steal from you

Tip: If someone you've never met asks for money or private info, it's a red flag.

AI & Impersonation Scams

Scammers now use AI tools to make their scams more convincing. They might:

- ▶ fake someone's voice to sound like a friend or family member
- ▶ create realistic fake profiles on social media
- ▶ pretend to be a business or organisation using AI-generated messages
- ▶ send videos or images that look real but are completely fabricated

Their goal is to pressure you into sending money, sharing private info, or clicking harmful links.

Phone Call Scams

Scammers often call pretending to be from government agencies, police or law enforcement, banks, phone or internet companies and other well-known organisations.

They usually try to make the situation feel urgent so you panic and hand over personal or bank details.

If a caller claims to be from an organisation and wants your details:

- ▶ don't give them any information
- ▶ tell them you will call them back
- ▶ hang up
- ▶ call the organisation using their official phone number (from their website, not from the caller), they'll be able to tell you if the call was real or a scam

How to Protect Yourself

Anyone can be targeted, staying alert is your best defence.

- ▶ be aware that scams exist
- ▶ don't open suspicious texts, links, dms or emails
- ▶ make sure you know who you're talking to
- ▶ be cautious when sharing personal information
- ▶ use strong, unique passwords – don't use the same password for everything
- ▶ be careful when shopping online or visiting unusual websites **if someone calls you asking for personal info**



TIP

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.



RENTING – WHAT YOU NEED TO KNOW

There are different ways to rent depending on your situation. Most people rent privately through a landlord or real estate agent, but if you're on a low income or facing challenges living out of home, you may also be eligible for public housing or community housing in Victoria.

Below are key renting terms and your rights.

Lease (rental agreement)

A lease is the agreement that sets out how long you can rent a property. It can be:

- ▶ fixed-term (usually 6 or 12 months, sometimes longer)
- ▶ periodic (month-to-month)

A fixed-term lease makes it harder for the landlord to evict you during that period, but it can cost you money if you leave early. When your lease ends, you might be able to renew it, or you may need to find a new place to live.

Property Manager

The property manager is your main contact during your lease. They handle:

- ▶ repairs and maintenance
- ▶ rent payments
- ▶ inspections
- ▶ communication between you and the landlord. They're basically your go-to person for anything related to the property

Find out more about housing on Youth Central's website



Landlord

The landlord is the person who owns the property. Most landlords hire a property manager, so you usually won't deal with them directly — but sometimes you might.

Bond (Rental Bond)

A bond is money you pay at the start of your lease. It's held by the RTBA (Residential Tenancies Bond Authority), not the landlord or real estate agent.

You get this money back at the end of your lease as long as:

- ▶ the property is clean
- ▶ there's no damage beyond normal wear and tear
- ▶ rent is paid up to date

The amount of bond varies, but it's often around one month's rent

The landlord or agent can ask to keep some (or all) of the bond only if there is damage, unpaid rent, or cleaning required beyond what's reasonable.

Once you move out, you can lodge a bond return claim yourself directly with the RTBA — you don't have to wait for the landlord or real estate agent to start the process.



YOUR RENTAL RIGHTS IN VICTORIA

Victoria has strong renting laws designed to protect tenants, especially young renters.

Minimum Rental Standards

Every rental property must meet minimum standards, including:

- ▶ working heating in the main living area
- ▶ hot and cold water
- ▶ safe electrical systems
- ▶ locks on external doors and windows
- ▶ a working stove
- ▶ a toilet and bathroom in good condition
- ▶ mould-free and structurally safe rooms.

If the property doesn't meet these standards, you can request repairs

Pets in Rentals

You're allowed to have a pet in a rental property, but you must ask for permission. A landlord can only refuse if they apply to VCAT and prove the pet is unsuitable.

Bond and Condition Reports

- ▶ Your bond must be lodged with the RTBA (Residential Tenancies Bond Authority).
- ▶ You must receive a condition report at the start of your tenancy.
- ▶ Take photos or videos of everything – it protects you when you move out.



Repairs and Urgent Repairs

You have the right to request repairs.

Urgent repairs include:

- ▶ burst water service
- ▶ gas leak
- ▶ broken heater
- ▶ serious roof leak
- ▶ dangerous electrical faults
- ▶ flooding
- ▶ broken toilet
- ▶ anything that makes the property unsafe

For urgent repairs, the landlord must act immediately.

Non-urgent repairs

These must be fixed within 14 days after you request them in writing.

Evictions

You cannot be evicted without proper notice and legal grounds.

Landlords must follow strict rules, including:

- ▶ giving the correct notice period
- ▶ having a valid reason
- ▶ notifying you in writing
- ▶ applying to VCAT if you don't agree

You cannot be evicted simply because you asked for repairs or exercised your rights.

Rent Increases

Rent can only be increased once every 12 months, and the landlord must give written notice.

You can challenge an increase through Consumer Affairs Victoria if it seems unreasonable.

LIVING OUT

Finding Rentals

Finding a rental can be an overwhelming task for young people, especially with the fast-paced and competitive rental market. However, there are several platforms and resources available to help you navigate the process and secure a place to call home. Websites like realestate.com.au and flatmates.com.au are popular tools for finding rental listings, while Facebook groups such as “Fairy Floss Real Estate” can be a good way to connect with potential housemates or private landlords.

Types of Rentals: Lease vs. No Lease

When looking for a rental, it's important to understand the difference between being on a lease and not being on one. **Lease agreements** typically involve a fixed term (6 or 12 months) where you're responsible for paying rent for the full duration, and you're legally bound to the terms of the agreement.

On the other hand, **non-lease rentals** may include share houses or private rentals where the agreement is more flexible. In a **share house**, you often don't have a formal lease, and the agreement may be month-to-month or verbal. This can offer more flexibility if you need to move out quickly, but it also means less security and potential instability in terms of rent changes or living arrangements. In special circumstances you may be able to break this lease, however it can come with some additional costs and impacts to your rental record.

Rental Applications: What You Need to Know

When applying for a rental property, real estate agents or private landlords will typically request a range of information to assess your suitability as a tenant.

Tips to help your rental application stand out:

The rental market can be very competitive, and so it is helpful to put forward a strong application to increase your likelihood of securing a rental. Some tips to boost your application are:

- ▶ Include a cover letter in your application, including a bit of information about yourself, what you like about the property/area and why you would make a great tenant.
- ▶ If possible, include a reference from a previous property manager and/or a copy of your rental ledger.

Common requirements include:

ID

100 points of ID is usually required. This will include the minimum of a driver's license or passport to verify your identity, and sometimes additional items such as a Medicare card, student card, or another form of ID that verifies your identity.

Rental ledger

You can request a rental ledger from your property manager that shows all of your previous rental payments. This can be a good document to include in rental applications as it demonstrates that you are reliable and have paid your rent on time.

Proof of Income

Payslips or bank statements to demonstrate you can afford the rent.

Your privacy

There are things that landlords and agents cannot ask. For example, they cannot request information about your sexual orientation, race, disability, or religion. Any request for this type of personal information is discriminatory and should be reported.



TIP

You can find out what can be used for 100 points of ID online.

- ▶ First impressions matter! When attending an inspection, dress as you would for a job interview and introduce yourself to the agent showing the property.
- ▶ Review your bank statements and what is written in your descriptions, in case there are any comments or transactions that should be redacted.
- ▶ When searching for properties, sort them by “oldest to newest”. Properties that have been on the market longer have a greater need to be filled.



Issues During Tenancy & Exiting a Lease

If you face issues during your tenancy, or need guidance on **exiting a lease**, it's essential to understand your rights. For any disputes with a landlord or property manager, you can contact the Victorian Civil and Administrative Tribunal (VCAT). VCAT provides a platform for resolving tenancy issues, and young tenants can use this service to seek advice or legal action if necessary.

You may also encounter situations where the landlord wants to **raise the rent**. In Victoria, rent increases can only occur once every 12 months and must be in writing, providing at least 60 days' notice. Additionally, when it comes time to move out, a **Notice to Vacate** must be issued to inform you of the required time frame (usually 30 days). Failure to comply with these regulations can lead to legal disputes.

Final Tips

- ▶ Keep records of all your communication with landlords or agents. Make sure you are getting all communication with them in writing such as email – instead of over the phone. This means that you will have a written history of all of your communication.
- ▶ Ensure you have a signed copy of the lease or rental agreement for your records.
- ▶ Your lease agreement will also include important information about your renting rights, such as how often the property can be inspected, how often the rent can be increased and your right to privacy in the dwelling.
- ▶ Understand the notice periods and conditions around moving out, as well as the expectations for cleaning and maintenance.

STUDENT ACCOM

Student accommodation is where tenants typically live in a granny flat, dormitory, house or apartment complex with other students. Student accommodation is different depending on the institution and specific property you reside in. Most universities and TAFES can assist you in finding accommodation on or near the campus while some institutions can provide their own accommodation for students.

BUYING A HOUSE

Buying a home might feel far away, but having a savings goal is a great start. Most lenders prefer a 20% deposit. If you have less, you may need to pay Lenders Mortgage Insurance (LMI), which can be expensive. However, under the Australian Government's First Home Guarantee, eligible first home buyers may be able to purchase with as little as 5% deposit without paying LMI, because the government guarantees part of the loan through Housing Australia.

In Victoria, eligible buyers may also access the First Home Owner Grant when purchasing or building a new home.

If you're thinking about buying, speak to a mortgage broker to understand your options and what support you may be eligible for.

UTILITIES (GAS, WATER, ELECTRICITY)

If you're renting, it's important to know your responsibilities for paying gas, water, and electricity. The Tenants Victoria website has a detailed guide, or you can call their Tenants Help Line on (03) 9416 2577.

If you share with housemates, apps like SplitWise can make it easier to track and split bills fairly.

You might be eligible for concessions on gas, water, and electricity if you hold a Health Care Card, which can reduce your costs.

It's also a good idea to review your provider each year to make sure you're getting the best rates. Many companies will match cheaper competitors' prices, so checking your plan could save you money.

You can learn more about your rights as a renter at Tenants Victoria





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 bank account will provide you with a debit card that you can use to withdraw money at ATMs, to make purchases at shops and 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:

BSB

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.

Card Expiration & CVC

Understanding bank card expiration and the CVC (Card Verification Code) is essential for managing your finances. The expiration date on the front of your card indicates when it's no longer valid, so keep track to avoid transaction issues. The CVC, a three-digit number on the back, adds security for online purchases. Always enter both the expiration date and CVC correctly to prevent declines. Keeping your card information secure and up-to-date will help you manage your financial responsibilities confidently. Make sure to update your banking details on automatic payments if your card has expired and you receive a new one.



MONEY



Contactless payment

Contactless payments allow customers to make payments without having to use cash or swiping/inserting their card. Customers must tap or wave their bank card or smartphone over the Eftpos machine for payments to be made quickly and securely.

Direct Debit

Is when money is automatically taken from your account, e.g. for paying bills, gym memberships, streaming subscriptions, etc. It's important to make sure you have enough money in your account before a direct debit is due, as some companies may charge late fees if the payment is declined.

PayID

A convenient payment service that allows you to send and receive money instantly using an email address or phone number linked to your bank account. To use PayID, simply link your chosen identifier (such as your mobile number) to your bank account through your banking app. Other people will then be able to transfer you money from their accounts using your identifier. This makes it an excellent option for splitting bills, paying friends, or making quick purchases without hassle. Just remember to double-check the details before confirming any transactions.

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.

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). When you receive a bill (for water, gas, electricity etc.) there is a section on the bottom of the bill that will give you a biller reference number and your account number. When making a payment in your banking app or on your bank's website, there will be a 'BPAY' option where you can enter this information to pay your bill.

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. 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. Credit cards are a big responsibility, and some people can end up spending more than they can afford to pay back. Talk to a trusted adult first if you are thinking of getting a credit card.

Debit Card

A card you can use to make purchases. Money is directly taken out of the account the card is linked to. Debit cards can also be used to make purchases online. If there is not enough money in the account to make the purchase, you may be charged a fee by the bank for overspending.

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).

Overdraft Fees

An overdraft fee occurs when a transaction or withdrawal causes your bank account to go into negative. A mandatory fee is required to be paid to the bank as a result of this hence it is important to ensure that you always have enough money in your account for things such as direct debits, withdrawals to avoid these excess fees.



IMPORTANT

Always check your bank notifications.

Most banks send instant alerts for things like payments, low balances, suspicious activity, or upcoming direct debits. Turning these on can help you avoid overdraft fees, catch mistakes early, and stay in control of your spending without constantly checking your account.

MONEY



BORROWING MONEY

If you use a credit card or borrowing 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.

Loans

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 high interest and usually need to be paid back quickly.

There are safer alternatives:

- ▶ If you're having trouble paying a bill (phone, internet, electricity, etc.), contact your provider to ask for a payment plan.
- ▶ If you have a Centrelink Health Care Card or are on a low income, you may be eligible for a No Interest Loan (NILs). These provide \$300–\$2,000 interest-free for essential items, with no fees.

Visit the Good Shepherd Microfinance website for more info



Buy Now, Pay Later

Buy Now Pay Later (BNPL) services such as Afterpay, Zip Pay, etc., are increasingly popular. They let you pay in instalments instead of upfront.

Although often advertised as “interest-free”, they can include:

- ▶ late fees
- ▶ monthly account fees
- ▶ payment processing fees.

Important update:

From 10 June 2025, BNPL is now regulated under Australia's credit laws. Providers must hold a credit license, follow responsible-lending rules and may decline applicants based on income and expenses. Late payments can appear on your credit history and affect future borrowing. Be careful, missing payments can affect your credit score.

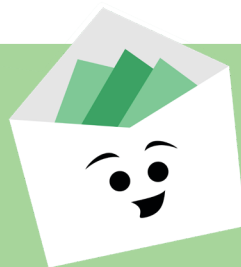
BUDGETING

Budgeting can feel overwhelming at first but becomes easier over time. It often means getting creative about how and where you spend your money, and using websites or apps designed to help you save.



HANDY TIP

Goodbudget is a good app that can help you keep track of your personal and household costs



Ask Izzy can help you find nearby support such as food relief, financial help and emergency assistance.



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

You can help keep your budget on track by choosing the right phone or internet plan.

- ▶ WhistleOut is a helpful comparison site for plans.
- ▶ For your rights relating to phone and internet contracts, visit the ACCC Internet & Phone information pages. (ACCC remains the current national regulator for consumer rights.)

PARTYING



SAFE PARTYING

Partying with friends can be great fun, just make sure you keep yourself and your mates safe. Some tips include:

- ▶ Stick together with your friends: arrive together, look out for one another, and leave together.
- ▶ Always keep an eye on your drink. Use a drink cover, keep your drink with you, or ask trusted friends to watch it. Don't leave it unattended.
- ▶ Remember that alcohol and drugs can affect your judgement and may lead to choices you wouldn't normally make sober.
- ▶ If you choose to use an illicit substance, Victoria now has free, legal and confidential pill testing at a fixed site in Fitzroy and at selected festivals. This service can check whether drugs are contaminated and provides harm-reduction advice from trained health professionals.
- ▶ You don't have to get smashed to have a good time. It can be good to avoid buying 'rounds' with friends as it helps you drink at your own pace.



- ▶ Practice safe sex and make decisions about sex while sober. Consent must be clear, mutual and freely given — you, or someone else, cannot consent if you are drunk or high.
- ▶ Tell someone you trust where you're going, who you're with, and how they can contact you.



HANDY TIP

Standard drinks are a way to keep track of how much alcohol you've consumed. All alcohol labels in Australia list the alcohol percentage and the number of standard drinks they contain. The Australian Government's Standard Drinks Guide explains how to measure drinks and stay safer when drinking.



PARTYING



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 faces 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 it's yours or someone else's parents.
- ▶ 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 your neighbours know you're having a party and what time you'll be turning the music down. Give them your or your parents phone number so they can easily get in touch if they have any concerns. You can do this by dropping a polite note in their mailbox.



WRITTEN PERMISSION FORM

When hosting a party that involves alcohol, you are legally required to inform parents of any children under the age of 18. As the host of the party you have a duty of care to keep attendees safe. If any laws are broken at your party, you're the one who will face the consequences. If any of the teenagers are going to be drinking they must have consent from their parent/guardian in written form stating that they are allowed to consume alcohol at the party

PARTYING AT SCHOOLIES

Schoolies can be an awesome way to celebrate the end of high school and 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:

- ▶ If something goes wrong or someone is unwell, call 000. Your safety and the safety of others is important, and emergency services are there to help you. If an ambulance or medical attention is sought, it's important to tell paramedics exactly what drugs and/or alcohol have been taken. This is very important so that the paramedics can provide the necessary help. Do not worry about getting into trouble. Paramedics are there to make sure you and your friends are safe – they are not going to report you or your friends.
- ▶ 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 can 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.



PUBLIC SAFETY

If you feel unsafe in public...

To keep safe when using rideshares or taxis:

- ▶ Check the details: Make sure the car's number plate matches the app. For rides booked through an app, ask the driver for your name to confirm you have the right vehicle.
- ▶ Sit in the back seat: This gives you space to exit safely on either side of the car.
- ▶ Share your trip: Let a trusted friend or family member know the driver's name, photo, license plate, and your journey. Uber allows you to share your live trip status so someone can track you.
- ▶ Trust your instincts: If something feels off, cancel the ride and get a different one. Call 000 if you feel in danger

Venue safety tips

- ▶ When you arrive at the venue have a quick glance around to identify the emergency exits.
- ▶ Stay close to people you know and trust.
- ▶ Keep your valuables and belongings on you.
- ▶ Don't go off with someone you just met – if you're interested in them ask for their number.
- ▶ Avoid accepting drinks or drugs from people you don't know.

Sharing Location

Location sharing allows you to give specific people access to your live location at all times or for limited time. If you have an iPhone you can use the Find My iPhone App to set up your location and share it with the contacts you choose. Apps like Life360, google maps and many more allow you to set up your location and share it with people of choice. It can be good to share your location with loved ones or trusted friends so that they can know where you are and that you are okay.

ONLINE SAFETY

Social Media Accounts

If you're under 16, you aren't allowed to have your own social media account. You can still access social media websites by not being logged into an account when you use them.

When creating social media accounts, it is important that you check your privacy setting for your account and make sure that they are all private. This means only your friends/followers can see your posts, so your photos and information won't be available to people who don't know you. This helps to keep you safe while online.

For more information about the social media delay, you can find it here:



SAFETY



Online Safety Tips

- ▶ Keep the amount of personal information you post to a minimum Information such as where you work, what school you go to, and other general information should be as brief as possible (if not private).
- ▶ Be careful with the photos you post because once you post them online they are permanently online and can be accessed/saved by anyone
- ▶ If you are posting a photo with other people such as friends or family make sure you let them know and receive consent before posting
- ▶ Be careful about who you accept and let see your profile



HANDY TIP

If you have a private photo shared online, it can be removed by the e-Safety Commissioner. It's illegal for someone to post other people's nude or intimate images online without their consent (or to threaten to share them!). Find out more here ▶



RELATIONSHIP SAFETY

Abusive Relationships

When people think of abusive relationships, they often think of physical abuse. However, there are many types of abuse and sometimes it can be harder to recognise than others. Dating abuse can come as repetitive behaviours of coerciveness, manipulation or intimidation. It is not always obvious that you are in an abusive relationship but here are some signs you or someone you know might be:

- ▶ your partner tries to control you – such as what you wear and what activities you do
- ▶ they try to stop you from hanging with certain friend or family, or they get upset if you go places without them
- ▶ they always want to know what you're doing 24/7

Catfishing & Scams

One of the biggest issues with online dating is not knowing whether someone is genuine. Some people build trust with the goal of scamming others for money, this is known as catfishing. Common red flags include:

- ▶ photos that look overly edited, professional or inconsistent
- ▶ stories that don't add up
- ▶ very limited or no social media presence
- ▶ avoiding video calls or making excuses not to talk live.

Before meeting someone in person, it's a good idea to have a video call to confirm they are who they say they are.

Staying Safe When Meeting Someone New

When you choose to meet someone for the first time, prioritise your safety:

- ▶ meet in a busy public place
- ▶ avoid going to their home or inviting them to yours
- ▶ tell someone you trust where you're going, who you're meeting, and how long you expect to be
- ▶ share your live location with a friend
- ▶ have an exit plan (e.g., your own transport, a friend you can call, or a pre-planned reason to leave).

- ▶ monitoring your phone, messages or social media accounts without your permission
- ▶ pressuring you for reasons or forcing you to have sex with them.

There can be lots of reasons that someone doesn't leave an abusive relationship. These relationships are often complex, and if you think you or someone you know might be in one it is important to seek out help and support from close friends and family.

Abusive relationships can be mentally exhausting and traumatising so it is important to seek out for help/support from close friends and family. 1800RESPECT is a hotline you can reach out to 24/7 if you need someone to speak with.



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:

- ▶ Always get travel insurance. It can protect you if your luggage is lost, your flights are cancelled, or you face unexpected medical bills overseas.
- ▶ Make sure you know the difference between a hotel and a hostel. Hotels generally offer private rooms while hostels offer beds in shared rooms with fellow travellers.
- ▶ Download safety apps, know how to contact local emergency services, and update trusted friends or family on where you are.
- ▶ Look up your destination before you arrive, including transport, neighbourhoods, and cultural expectations (such as things you should or shouldn't wear). Check smartraveller.gov.au for official travel advice and destination safety alerts.
- ▶ 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, report it to the Australian Government immediately. You can report it lost online or contact the nearest Australian Embassy.
- ▶ Some banks might have high fees for international transactions/using your card overseas. You should check with your bank before you travel and see if you need to get an international travel card.
- ▶ You can purchase an E-SIM so that you can access the internet in other countries without using Wifi or racking up a big phone bill.
- ▶ Airtags are a great way to keep track of your valuables when you travel.
- ▶ Tripadvisor, Google, HappyCow and other apps and websites can be great for finding good places to eat, things to do and other traveller reviews can be helpful for avoiding scams.



VOTING



Politics might seem boring, but your vote matters. Politicians make decisions on things like climate change, welfare, and internet access, and your vote helps decide who makes those choices.

In Australia, the government is chosen through regular elections by citizens aged 18 and over. It's important to research the candidates and parties so you can support policies that matter to you.

If you can't vote on Election Day, you can use early voting or postal voting.

Voting isn't the only way to be political. You can also:

- ▶ Join a political party or action group that matches your values
- ▶ Stay informed by following news and programs about local, national, and international issues

Being involved helps make sure your voice is heard.

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're 16 or 17, you can enrol now so you're ready to vote when you turn 18.



Vote Compass can help you find the party that's most aligned with your values.



SUPPORT FOR YOUNG PEOPLE



ReachOut Australia

An online mental health organisation providing information, support, and resources for young people dealing with various issues.

au.reachout.com

Youth Support and Advocacy Service (YSAS)

YSAS offers a range of services, including counselling, support, and education programs, specifically designed for young people dealing with substance abuse.

ysas.org.au

headspace

headspace is a national youth mental health foundation providing support for young people aged 12-25. They offer services related to mental health and wellbeing.

headspace.org.au

Kids Helpline

A 24/7 counselling service for young people in Australia. Kids Helpline offers support and information on a range of issues.

Hotline: 1800 55 1800
kidshelpline.com.au

eSafety Commissioner

eSafety can help Australians experiencing online bullying or abuse to take action or make a complaint.

esafety.gov.au

Banyule Youth Services

Banyule Youth Services are part of Banyule City Council. We provide programs, activities and individual support to young people aged 12 – 25 years who are living, going to school, working or socialising in the Banyule community.

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