STUFF YOU SHOULD KNOW

2026

A guide to Government services for young people

Tanya Plibersek MP

Federal Member for Sydney

Labor

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Tanya Plibersek MP

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MESSAGE FROM:

Jess Walsh

Minister for Youth

Firstly, congratulations.

No matter how you found this pack, you're on your way to an exciting new chapter of your life – and the Albanese Labor Government is here to back you.

Every young person deserves a fair go, just like the generations before them – no matter where you live or what your background is.

That's why we've cut student debt, locked in Free TAFE and Paid Prac, and levelled the playing field for young Australians to help them own their own home.

And it's why we've made this pack to guide you through this exciting stage in your life.

From getting a passport, to navigating myGov, to understanding the difference between VSL and HECS, this pack answers some frequently asked questions and sets you on the path to finding the answer to a few trickier ones.

The Albanese Government, including your local member Tanya Plibersek MP, will continue to work hard to make sure the voices of young people like yourself are heard, because young people aren't just our future – they're our right now.

I encourage you to reach out to them via email, phone or social media.

All the best as you start this new stage of your life.

Jess Walsh

Senator the Hon Dr Jess Walsh

Minister for Youth

MESSAGE FROM:

Tanya Plibersek MP

Your local Member

Dear Class of 2026,

Congratulations and good luck! Finishing school is an exciting time. This handbook aims to provide you with information about important aspects of life after school. It is designed as a starting point to make the transition to work or study easier.

In this handbook you will find information on:

- Education and training
- Tips on finding employment
- Seeking financial assistance
- Applying for essentials such as Medicare, a Tax File Number and enrolling to vote.

I wish you every success for the future.

Very best,

Tanya

Tanya Plibersek MP

Federal Member for Sydney

YOUR IDENTITY

Proving your identity

As you go through life, there will be lots of times when you'll need to show identification (ID) to prove who you are. This includes when you apply for government services like Centrelink or when you open a bank account.

Different forms of ID are worth a certain number of points. In many cases you will have to show 100 points of ID, but this will depend on the situation. You should check with the organisation first. You can use several things to prove your identity including:

- Passport
- Birth certificate
- Driver's License
- Health care card
- Medicare card
- Visa (if using your foreign passport)
- Citizenship Certificate
- ImmiCard
- Student card
- Vaccination and medical records
- Bank accounts
- Academic records or certificates
- Personal photos

Information about verifying your identity can be found at **myid.gov.au/help/verifying-your-id**

Passports

Getting a passport can be complex. You will need to ensure you have some relevant information to get you started.

To get your passport, go to **passports.gov.au**

Birth certificates

Getting a birth certificate can help prove your identity. It is an important document to have. You can request a birth certificate on the Births, Deaths and Marriages Registries of each state and territory.

EDUCATION

University

Q **What is a Commonwealth Supported Place (CSP)?**

A A Commonwealth Supported Place (CSP) is a place at a university or higher education provider where the government pays part of your fees. This isn't a loan, and you don't have to pay it back.

Most domestic undergraduate degrees in Australia are CSPs.

This does not cover the entire cost of your study, and the amount varies, but it significantly reduces costs.

For example, a student studying a Bachelor of Medicine in 2026 which costs $45,958 will have $32,400 paid for by the Government per year.

You pay the remainder but most students can use a HECS loan to pay for this. *See below.*

Q **What is HECS/HELP?**

A HECS/HELP is a loan from the Government that helps students pay for their study.

It doesn't have to be repaid until you earn enough money to make repayments.

For example, in the 2026-27 income year you don't need to start paying your loan back until you make more than $69,528 a year.

The Albanese Government raised that amount so people with student debts had a bit more breathing room before they started to repay.

This means you only start paying off your university degree when university starts to pay off for you.

The Albanese Government cut all student debts by 20 per cent to help ease pressure on students and graduates.

Q **What is SA-HELP?**

A Your university or higher education provider can charge you a fee each year called the Student Services and Amenities fee (SSAF).

This can go to things such as food services and sporting activities.

A SA-HELP loan can be used to help pay for this fee.

$373 is the maximum amount you can be charged in 2026.

Paid Prac Support

Q **What is Paid Prac Support?**

A Paid Prac provides financial support to help students while they undertake practical training. Paid Prac already covers eligible teaching, nursing, midwifery and social work students.

We rolled out Paid Prac for eligible teaching, nursing, midwifery and social work students last year.

Now we're expanding it to people training in another 10 key frontline health professions:

- **clinical psychology**
- **physiotherapy**
- **occupational therapy**
- **speech pathology**
- **paramedicine**
- **radiography**
- **pharmacy**
- **rehabilitation therapies**
- **audiology**
- **podiatry**

This is another way the Albanese Government is helping with the cost of living .

Paid Prac is reducing financial pressure on students and allowing them to spend less time worrying about paying the bills and more time focused on their training.

It helps students doing placements when they have to relocate, including in the bush. Travel, accommodation and relocation costs can discourage students from undertaking placements in regional and remote Australia, where health workforce shortages are often most acute.

The expansion of the Commonwealth Prac Payment will help more students manage these costs, complete their qualifications and move into critical health and care jobs.

Vocational Education Training (VET) and TAFE

Q **What is Vocational Education and Training (VET)?**

A Vocational Education and Training (VET) is all about learning skills that are directly related to specific jobs or careers. In VET you will apply your hands and mind to practical tasks and gain the latest industry knowledge and skills.

It's a great option if you prefer learning by doing and want to get a head start in your chosen career. A VET qualification can also provide a pathway to further studies, including University, if you want to continue your learning.

VET can be delivered through schools, dual sector universities, TAFEs, private registered training organisations and community colleges.

A VET qualification includes a: Certificate I, II, III or IV; Diploma; Advanced Diploma; Apprenticeship; Traineeship; Graduate Certificate; or Graduate Diploma.

Free TAFE and VET Places

Q **What are Free TAFE and VET Places?**

A The Australian Government, in partnership with States and Territories, is delivering Free TAFE and VET places to help give Australians the skills they need to get secure, well-paid jobs in areas of high demand.

Free TAFE provides tuition-free courses to students wanting to train, retrain or upskill in priority skills-needs areas.

Priority courses include the care economy, construction, agriculture, hospitality and tourism, digital and technology, sovereign capability and VET workforce.

For more information, visit **yourcareer.gov.au**

Australian Apprenticeships

Q **What are Australian Apprenticeships?**

A Australian Apprenticeships (sometimes referred to as traineeships) are available to anyone of working age.

Australian Apprenticeships offer opportunities for you to train, study and earn an income at a variety of qualification levels in many occupations (retail, hospitality, childcare etc.) as well as in traditional trades (construction, electrical, mechanical etc.).

As an apprentice you combine working with training, and can be either full-time, part-time or school-based. When you finish your Australian Apprenticeship, you'll have a nationally recognised qualification.

Payments of up to $5,000 are available to support eligible apprentices while training in priority areas.

Apprentices in a clean energy and construction related occupation may be eligible for up to $10,000.

→ For more information, visit **www.apprenticeships.gov.au**

Q **What are VET student loans?**

A The VET Student Loans (VSL) program assists eligible students to pay tuition fees for approved higher-level (diploma and above) VET courses, when studying at VET Student Loans approved course providers.

The program is designed to provide financial support to students undertaking higher level training in courses that address workplace and industry needs, creating better opportunities for employment.

→ You can search for VET Student Loans approved courses and providers by visiting **yourcareer.gov.au/learn-and-train**

→ Check your eligibility and find out how to apply for a VET Student Loan by visiting **dewr.gov.au/vet-student-loans**

EMPLOYMENT

Q **How do you write a resume?**

A A resume or curriculum vitae (CV) is needed to apply for a job; whether it's part-time or full-time. Your resume should set out any information that an employer would want to know about your skills, training and experience.

Q **What is a cover letter?**

A A cover letter serves as an introduction to your CV. Its main role is to introduce yourself to the employer and encourage them to read your CV. Your cover letter should outline your qualifications, experience, and positive work traits that are relevant to the job you are applying for.

→ Head to **workforceaustralia.gov.au** and check out the Coaching and Support section for learning modules and resume cover letter templates and explainers.

Q **Where can you access help to find a job?**

A Workforce Australia helps Australians find and keep a job, change jobs or create their own jobs. It is free to register for a Workforce Australia account and provides you with personalised features to help you find work.

→ Head to **workforceaustralia.gov.au** and check out how you can register and get started.

What is a union?

Unions play an important role in the workplace.

Some of the key roles include being able to resolve workplace issues by being a voice for employees and acting as a bargaining representative during bargaining negotiations. Other key features of unions include:

- working with management to help resolve workplace issues
- being an advocate for employees
- ensuring employers are meeting their minimum obligations
- looking into suspected breaches of:
  - workplace laws
  - discrimination laws
  - workplace safety laws

What are your rights at work?

It is important to know your rights at work including leave, workplace bullying and discrimination and ending employment. The Australian Unions support centre is a great place to start and has information around the sources of employment rights, such as National Employment Standards, modern awards, enterprise agreements and types of employment.

How do I join my union?

Go to **australianunions.org.au**

Where can I find more information about employment?

Visit the Fair Work Ombudsman's website to access useful tools like the Pay Calculator, Leave Calculator, and other helpful information on employment.

Go to **fairwork.gov.au**

MYGOV

Q **What is MyGov?**

A MyGov is a simple and secure way to access government services online and all in one place. When you create a myGov account you can link to Centrelink, Medicare, ATO, and a range of other government services. With a MyGov account, you can:

- get messages sent to your secure MyGov Inbox
- update your personal details
- be confident your personal information is secure
- access your online accounts overseas
- link to other government services

MyGov App

The MyGov app makes using MyGov simpler and easier. With the myGov app it's:

- simpler to sign in to myGov
- easier to view and manage your Inbox messages
- quicker to access linked services.

There's also a new digital wallet that helps strengthen the security of your government digital cards and certificates. You need a myGov account to set up the app.

If you don't have a MyGov account, go to **my.gov.au** to create one.

Your MyGov app allows you to link to a range of Government services to your online account such as:

- Australian Taxation Office
- Centrelink
- Child Support
- Department of Health Applications Portal
- Department of Veterans' Affairs
- HousingVic Online Services
- Individual Healthcare Identifiers service
- Medicare
- My Aged Care
- My Health Record
- National Cancer Screening Register
- National Disability Insurance Scheme
- National Redress Scheme
- State Revenue Office Victoria
- Workforce Australia

TAX & SUPER

Q **Why do we pay tax?**

A The Australian Taxation Office (ATO) collects taxes for the Australian Government. The taxes we all pay fund community services such as:

- healthcare
- education
- emergency services
- roads and train lines
- the Australian Defence Force
- welfare and disaster relief

Having the services we all value depends on everyone paying the right amount of tax.

Q **When do I need to lodge a tax return?**

A When you have tax taken out of your pay during the year or earn over $18,200 during the income year, you need to lodge a tax return.

→ For more information on How to Pay Tax visit **ato.gov.au**

Q **What is a Tax File Number? (TFN)**

A Your tax file number (TFN) is your personal reference number in the tax and superannuation systems. Your TFN is an important part of your tax and superannuation records as well as your identity, so keep it secure. Your TFN is yours for life.

You keep the same TFN even if you change your name, change jobs, move interstate, or go overseas.

→ You can apply for a TFN and find more information at **ato.gov.au**

Q

I think I have a TFN but I have lost it, what do I do?

A

If you already have a TFN and don't remember the number, you can find it online in ATO online services via your myGov account.

If you don't have a myGov account, you can usually find your TFN on:

- your income tax notice of assessment, if you have lodged a tax return
- letters from the ATO, such as a statement of account
- a payment summary or income statement (provided by your employer)
- your superannuation account statement

If you still can't find your TFN after checking these options, phone the ATO on **13 28 61**.

Q

What is a superannuation fund?

A

Superannuation is money set aside during your working life for when you retire. Super is a long term investment which grows over time.

Superannuation begins when you start work and your employer starts paying a portion of your salary or wages into your superannuation for you.

The earlier you learn about what you are entitled to, what your employer needs to pay, and limits that apply, the better off you will be when you retire.

Most people can choose the fund their super goes into. You can do so by using a **Superannuation Standard Choice** form when you start a new job. You should discuss your eligibility to choose a fund and this form with your employer.

The Government has strengthened the super system. From 1 July 2026, employers need to pay superannuation contributions at the same time they pay their employees' wages.

Q

What if I already have a super fund from a previous part-time job?

A

In 2021, 'stapling' legislation passed, which requires employers to make super guarantee contributions to their new employees' existing super fund unless otherwise instructed. The employee can still choose to join the employers default fund or another eligible fund.

Q

What happens when I have more than one super fund?

A

To protect superfund members from fee erosion, the ATO will proactively consolidate inactive low-balance accounts into your active super account on your behalf where multiple accounts are operating.

CENTRELINK

Potential payments you could be eligible for include:

Education

Find out more about payments you can get when training or studying at university or TAFE by going to: **servicesaustralia.gov.au/education**

Housing

Find out more information about Rent Assistance and if you are eligible by going to: **servicesaustralia.gov.au/rent-assistance**

Q

What is Youth Allowance?

A

Youth Allowance is a fortnightly payment from the Australian Government to help young people with living costs while they're studying, training, or looking for work.

Basic eligibility:

- Australian resident aged 16-21 for job seekers or 16-24 for students and Australian
- Apprentices (you can stay on after turning 25 until you finish your course or apprenticeship)
- Meet one of these criteria: Full-time student (secondary or tertiary), Australian Apprentice, or looking for work
- Under the income and assets test limits (both personal and parental, depending on circumstances)
- Not receiving another income support payment

Your situation	Your maximum fortnightly payment from 1 January 2026
Single, no children, younger than 18, and live at your parent’s home	$418.90
Single, no children, younger than 18, living away from your parent’s home	$677.20
Single, no children, 18 or older, and live at your parent’s home	$482.40
Single, no children, 18 or older, living away from your parent’s home	$677.20

Q **Where can I found out what payments and services I am eligible for?**

A If you’re unsure about the payments and services you may be eligible for check out the online tool at **servicesaustralia.gov.au/centrelink**

HEALTH

Medicare

Q **What is Medicare?**

A Medicare is Australia's universal healthcare system. It helps Australians with the cost of their health care by providing access to a wide range of health and public hospital services at low or no cost.

You will need your Medicare card when you see any health professional, like a doctor or a specialist, visit a public hospital, or to get prescription medicine from the chemist.

If you're on your parent's Medicare card, you're already enrolled. This means you don't need to re-enrol. When you're 15 years old, you can get your own Medicare card.

Q **How do I apply for Medicare card?**

A You can apply for a Medicare card by completing an application form at your local Medicare office, or online at **servicesaustralia.gov.au/medicare**

Health Care card

If you receive a Centrelink benefit such as Youth Allowance, you may qualify for a Health Care Card. This entitles you to cheaper medicines, doctors, dentists, and optometrist appointments, and even some assistance on your energy bills if you receive an eligible payment from Services Australia.

→ For more information about Medicare coverage, applying for a Medicare or Health Care Card, visit **servicesaustralia.gov.au/medicare** or call **13 20 11**

MENTAL HEALTH

If you're in an emergency or need immediate assistance, contact mental health services such as Lifeline or Kids Helpline or go to your local emergency department or call emergency services on **000**

Q

What can I do if I am struggling with my mental health?

A

We all experience challenges with our mental health and wellbeing from time to time and we can't deal with these on our own. That's why it's important to seek support and help.

As a first step, seek online or phone support, or talk to your doctor.

Medicare Mental Health provides information, advice, and links to free or low-cost phone and online mental health services to help you or someone you know. You can also access Medicare Mental Health centres, which are a safe and welcoming space to talk to someone if you, or someone you care about, are in distress, or need help finding the right mental health support to meet your needs.

You can access Medicare Mental Health centres by calling **1800 595 212** and asking for support, or by visiting your nearest centre – whatever you feel most comfortable with. Support through Medicare Mental Health centres is free. No appointment or GP referral is required.

A new free mental health therapy service backed by Medicare is available from the comfort of your home with **Medicare Mental Health Check In**. Think of it like a check-up for your mental health. It's about helping people early, before things get worse and freeing up specialist services for those who need them most. The service is delivered over the phone by trained practitioners, so you can access it from wherever you are. Find out more at **medicarementalhealthcheckin.gov.au**

People living in rural and remote areas, where mental health services can be harder to access, particularly benefit from being able to access video consultations.

→ You can use the find a health service tool and telehealth services at **healthdirect.gov.au**

→ You can also find out more about Medicare services for people living in rural and remote Australia by at **servicesaustralia.gov.au**

Organisations that can support your mental health

headspace

1800 650 890

headspace.org.au

headspace supports young people with their mental health, physical health (including sexual health), alcohol and other drug services, as well as work and study support.

With a focus on early intervention, they work with young people to provide support at a crucial time in their lives – to help get them back on track and strengthen their ability to manage their mental health in the future.

You can find your local headspace centre or chat privately with their professional counsellors over the phone or via webchat, seven days a week between 9am – 1am (AEDT) by going to **headspace.org.au**

Note: headspace is not an emergency service. If you're in an emergency or need immediate assistance, contact the mental health support services below, go to your local emergency department or call emergency services on **000**.

Kids Helpline

1800 551 800

kidshelpline.com.au

Kids Helpline provides information and counselling for children and young people aged 5-25 years.

Lifeline

13 11 14

lifeline.org.au

Lifeline is a 24-hour telephone counselling service for young people and adults.

PARTICIPATING IN OUR DEMOCRACY

Q A

Why do I have to vote?

Voting – it's a part of turning 18. It's also your chance to have a say on who runs our country and who represents you in our Parliament!

Voting in Australia is compulsory by law for all eligible Australian citizens. You risk getting a fine if you don't vote in your national, state or territory elections.

To cast your vote, you'll need to be enrolled with the Australian Electoral Commission.

If you are 16 or 17 years old, you can enrol now so once you turn 18, you will be able to vote.

Q A

When do I have to vote?

All eligible Australian citizens are required to enrol and vote in federal elections, by-elections, and referendums.

Q A

Do I have to change my enrolment if I move addresses or state?

When you move house, or if you change your name, you must update your details on the electoral roll.

You can also update or correct other personal details such as mobile number or email.

→ You should go to **aec.gov.au/enrol/** to enrol to vote or update your details.

NOTES

Labor