



# Weekly Careers News for WA

## What's On

### Upcoming Events

#### **myfuture | Best practice principles for career development learning for students with disability**

March 5, 2024

Young people with disability are more likely to experience challenges in their careers and employability, including periods of disengagement and unemployment, when compared to other populations. They may also have poorer outcomes from university and VET courses. However, students with disability have the legal and moral right to be adequately supported toward meaningful, stable, and sustainable careers.

In this webinar, learn about the outcomes of a National Careers Institute funded project to develop a suite of evidence-based career development learning resources in support of young Australians with disability. The speakers will describe their project and demonstrate the features of an online 'CDL Hub' of resources for students living with disability.

[Find out more](#)

#### **ADF | Navy Careers Virtual Information Session**

March 7, 2024

Consider a career like no other and work alongside likeminded, expertly trained personnel as a member of the Navy.

Speak with serving members about career opportunities at our virtual info session.

[Find out more](#)

### Important Future Events

#### **UWA | Open Day 2024**

March 17, 2024

Join us on campus on Sunday 17 March 2024 from 10am to 3pm and discover how you can achieve your study and career goals with us. Explore our campus and talk to our students, academics and graduates to find out more about what your life could be like studying at UWA.

[Find out more](#)

## **Murdoch | Open Day 2024**

March 23, 2024

Get a taste of what university is actually like at Murdoch University Open Day, Saturday 23 March, 10am-3pm.

Open Day is the perfect opportunity to explore your future and find out more about all that we offer here at Murdoch University. You can explore our campus, chat with academics and graduates, meet our student ambassadors and find the course you're passionate about.

[Find out more](#)

## **Curtin | Open Day 2024**

March 24, 2024

Discover where a Curtin Degree can take you.

- Get your questions answered
- Explore our courses, pathways and scholarships
- Learn why Curtin is WA's top public university for graduate employment
- Get to know the Perth campus, our world-class facilities and accommodation

[Find out more](#)

## **Murdoch | Year 11 & 12 Exploration Day**

April 3, 2024

Not sure if University is for you? Join us to explore all Murdoch has to offer.

Immerse yourself on our campus and meet our friendly staff and current students, while taking part in interactive workshops specific to your area of interest and explore our unique facilities!

[Find out more](#)

## **ECU | Open Day 2024**

April 14 to 28, 2024

At our 2024 Open Days you'll get advice on courses and careers, can watch exhibitions and tour a campus, be fed by food trucks, enjoy entertainment and maybe win a great prize! It's a day you don't want to miss.

- Joondalup Campus: 14 April
- South West Campus: 21 April
- Mount Lawley Campus: 28 April

[Find out more](#)

## **UN Youth | WA State Conference 2024**

April 19 to 21, 2024

UN Youth WA State Conference is a three-day event for passionate young people to gather from all across Western Australia!

Engage with the most important issues facing our global community and develop a greater understanding of the role you can play in shaping our global future.

Join us for a weekend of leadership, diplomacy, and advocacy!

[Find out more](#)

### **Perth Careers Expo 2024**

May 16 to 19, 2024

The only careers event in WA that brings together over 120 organisations. It attracts local and national universities, various vocational and professional training providers, industry associations and employers.

This event is for students, graduates and job seekers. It's perfect for anyone pondering their future, seeking personal development and training opportunities.

[Find out more](#)

## **Free Money**

### **Scholarships**

#### **UWA Fogarty Foundation Scholarship Program**

**Opens:** December 21, 2023

**Closes:** May 31, 2024

The UWA Fogarty Foundation Scholarship Program is one of Australia's premier scholarship programs. It is a joint venture between the Fogarty Foundation and The University of Western Australia, investing in the future leaders of Western Australia.

[Find out more](#)

#### **Wiingy Future STEM Leaders Scholarship**

**Opens:** January 1, 2024

**Closes:** March 31, 2024

The Wiingy Future STEM Leaders Scholarship is a monthly scholarship designed to support students with a passion for STEM.

[Find out more](#)

## **Competitions**

#### **Imagine Cup Junior 2024**

**Opens:** January 10, 2024

**Closes:** May 8, 2024

Now in its fifth year, Imagine Cup Junior is an exciting opportunity for students aged 5-18 years old to learn about technology and how it can be used to solve some of the world's biggest challenges, while participating in a global student challenge. It's a great introduction to

technologies such as artificial intelligence (AI), machine learning, and cybersecurity, and is suitable for all levels, especially beginners.

[Find out more](#)

### **International Astronomy and Astrophysics Competition**

**Closes:** April 26, 2024

The International Astronomy and Astrophysics Competition gives you the unique opportunity to show your knowledge and astronomy skills! The IAAC is an online astronomy competition for students from all countries. Win awards and cash prizes or become IAAC ambassador in your country!

[Find out more](#)

### **Science without Borders® International Student Art Contest**

**Closes:** March 4, 2024

The Science Without Borders® Challenge is an international contest that engages students and teachers in ocean conservation through art.

This annual competition inspires students to be creative while promoting public awareness of the need to preserve, protect, and restore the world's oceans and aquatic resources.

[Find out more](#)

## **Study**

### **University**

#### **Studying medicine – Statistics from 2023**

Everyone knows that getting into medicine at university is really competitive, but what else do you know about it? Here are a few statistics about studying and working in medicine from 2023 you might find interesting.

#### **There are 23 university medical schools in Australia and New Zealand**

They're all accredited by the [Australian Medical Council](#) (AMC) to provide high quality medical programs that lead to a qualification enabling general registration as a medical practitioner.

#### **It takes on average 10 years to fully qualify as doctor**

After completing your degree, you'll have to undertake further training, including an internship and residency. There's also further study required to specialise as a registrar. And if you want to reach the top of medical profession ladder, even more study is required.

#### **In 2023, there were 4,302 students enrolled in first year medicine across Australia**

And 3,701 students graduated. On average, only around 5-10% of students drop out at some point between their first and final years (source: [medicaldeans.org.au](#)).

### **A total of 18,359 domestic students were enrolled in 2023**

That may sound like a lot, but when you consider it's across the whole of Australia, it's really not that many places (source: [medicaldeans.org.au](https://www.medicaldeans.org.au)).

### **Only 10.5% of commencing domestic students were full-fee paying**

So despite the high costs of studying medicine, there are lots of options for financial subsidies and support (source: [medicaldeans.org.au](https://www.medicaldeans.org.au)).

### **150 indigenous students enrolled into medicine in 2023**

This figure equates to 4.22% of all domestic students enrolling into medicine, up from 3.53% in 2022. There were also 59 Aboriginal and Torres Strait Islander students who graduated from Australian medical schools in 2022 (source: [medicaldeans.org.au](https://www.medicaldeans.org.au)).

### **33.7% of commencing students in 2023 came from a rural background**

This is slightly down from 34.2% of students in 2022 (source: [medicaldeans.org.au](https://www.medicaldeans.org.au)).

### **2,198 (51%) first year students were enrolled in non-bonded Commonwealth Supported Places (CSPs)**

CSPs are heavily subsidised by the Government, making access to medical education cheaper and more accessible (source: [medicaldeans.org.au](https://www.medicaldeans.org.au)).

### **21% of domestic medical students were signed up to bonded places**

Bonded places require students to work in areas of shortage for 12 months after completing their medical degree in return for lower fees (source: [medicaldeans.org.au](https://www.medicaldeans.org.au)).

### **Ahpra received 136,742 applications for medical registration in 2022/23**

8,357 of these applications were from new graduates. Only 0.6% identified as Aboriginal and Torres Strait Islander (source: [ahpra.gov.au](https://www.ahpra.gov.au)).

### **Women have a higher rate of enrolment into medical degrees (53% in 2023)**

But they account for only 45.9% of all registered medical practitioners in Australia, as opposed to 54.1% of men (source: [medicaldeans.org.au](https://www.medicaldeans.org.au), [ahpra.gov.au](https://www.ahpra.gov.au)).

### **Want to know more?**

Even though studying medicine is a long journey, hopefully these statistics have helped give you some perspective and made you even more keen. If you're thinking of applying to study medicine in 2025, keep an eye out for our updated Entry to Medicine Guide, coming soon – it can help you decode the process.

Or you can also read other blogs on our website about university study [here](#).

## Skills you need to succeed at university

Going off to university or another tertiary institution to study is exciting, but it can also be challenging. Knowing (and having) some of the skills you need to succeed at university could help you get off to a flying start.

### The difference between university and high school

Not sure what to expect from university? Here are a few of the main differences:

- Your university lecturers won't be pushing you as much as your school teachers do.
- Attendance isn't compulsory for the majority of lectures (tutorials and lab work might be more monitored).
- Timetables aren't rigid and you have a lot more choice over the modules and subjects you take.
- There aren't as many scheduled hours, but the workload is probably higher.
- Your day won't start at 9am and finish at 3pm – you could be starting much earlier and have lectures that go on into the evening.
- Assignments aren't just memory tests to show how well you've learned subject matter. You'll need to show deeper understanding and are expected to illustrate your own research, reasoning, and original thoughts.
- You'll have to prioritise your workload and keep track of deadlines yourself.
- If you're having any problems, you need to take action to resolve them yourself.
- Unlike school, your parents or guardians won't be able to get involved, speak with administrative or teaching staff, or receive information about your studies unless you provide written consent.
- Your cohort will be a lot bigger than you're used to at school, with huge diversity in ages and backgrounds.

### Soft skills you'll need to succeed at university

There are ton of soft skills that could help you to succeed at university. You won't have to perfect them all right now, but you could get a head start before you leave school to make sure you're as prepared as possible.

*Tip:* mentioning these skills in applications and interviews and showing the awareness and effort to develop them could help boost your chances of success.

#### Self-motivation

While it's tempting to have a lie in and then meet your friends at the pub, that's a day wasted. Remember, you're in charge – lecturers and tutors expect you to do the necessary work in your own time. You'll need to be efficient, productive, and use resources effectively *by yourself*.

#### Participation

Get involved, go to lectures, speak up in discussions – the more active you are, the more you'll get out of your course.

### **Critical thinking**

Most of your assessment will probably require a high level of research and analysis, as well as being able to draw your own conclusions.

### **Communication**

This is essential at university – you’ll be doing a lot of writing and speaking, and being able to express yourself clearly and succinctly is key in a lot of assessment.

### **Time management**

Plan ahead and note down all your commitments, from lectures and tutorials to assessment and test deadlines. This will help you make the most out of your studies and social life.

### **Interpersonal skills**

You’ll need to actively listen, work well with others (yes, the dreaded group assignment), and be confident in all situations.

### **Independence**

No surprises here – you’ll need to take care of your own needs and be responsible for your decisions and actions.

### **Other valuable skills to work on**

The skills mentioned above are [soft skills](#), but there are lots of the practical skills that could benefit you too:

### **Reading and research**

Knowing how and where to find the right information, scanning it quickly, and taking away the most important points will make your life much easier at assessment time.

### **Note taking**

Work on ways to make thorough, accurate notes that make sense later on.

### **Referencing**

It’s critical that you’re accurate and thorough in your referencing – plagiarism is a *big deal* at university. Find out what’s expected of you as soon as possible and start practising. Most universities have lots of resources for students on referencing.

### **Budgeting**

This will not only help your money go further and ensure you don’t have to miss out on the fun stuff, but it could help you to reduce the money you have to pay back when you graduate.

### **Cooking**

If you can’t already cook, now is a good time to learn. You’ll save a fortune if you can plan and make meals at home, and it’ll probably be better for your health than living on take away.

### **How can you work on these skills?**

Be proactive, find your weaknesses, and show them who's boss.

- Find part-time or casual work
- [Volunteer](#)
- Undertake a work experience placement
- Take short courses online
- Ask your friends, teachers, and parents for tips
- Do some research online

### **Don't stress about the learning curve**

If you're looking at this list and feeling overwhelmed, remember you can probably already tick off lots of the skills we mentioned. All you need to do is focus on the ones that you haven't addressed, and you'll be set.

By the time you get to university, you'll be better prepared and could save yourself a whole lot of stress – which will leave more time for acing your studies and having fun.

You can find more blogs, tips, and information about university study and life on our website [here](#).

## **Work**

### **Job Spotlight**

#### **How to become a Prison Officer**

Prison officers (also known as correctional officers) work in prisons and other correctional or detention institutions. They're responsible for supervising and controlling the activities of inmates, as well as carrying out other functions such as educational and rehabilitation programs.

If you enjoy working with people, are able to remain calm and authoritative in any situation, and you're looking for a career that's different every day, working as a prison officer could be ideal for you.

#### **What skills do I need as a prison officer?**

- Assertive and confident
- Physically and mentally resilient
- Fair and empathetic
- Good cultural awareness
- Great team-worker
- Excellent problem solver
- Calm and professional, even in emergencies
- Can think on your feet



### **What tasks can I expect to do?**

- Supervise inmates at all times
- Prevent disturbances and escape attempts
- Carry out routine or unplanned searches and inspections
- Implement prisoner activities, including exercise, education, rehabilitation, or work programs
- Move prisoners between locations, e.g. court or other institutions
- Complete paperwork and reports
- Respond to emergency situations and other incidents
- Follow strict procedures and guidelines

### **What industries do prison officers typically work in?**

- Public Administration and Safety
- Administrative and Support Services
- Health Care and Social Assistance

### **What kind of lifestyle can I expect as a prison officer?**

Prison officers often have to work long shifts and work outside of normal business hours, including overnights, weekends, and holidays. A majority of the work must also be done on-site, so remote work or working from home options are very limited. However, there is lots of potential for flexible work schedules, often with generous leave entitlements.

Your work will be done in a mix of indoor and outdoor environments. Prison officers are generally found in prisons, correctional and detention facilities, police stations, and courthouses.

Most prison officers earn an average wage.

Despite the inherent risks and difficulties of the job, many prison officers find their work to be incredibly rewarding. They have the opportunity to make a positive impact on the lives of inmates, helping them to turn their lives around and reintegrate into society.

### **How to become a prison officer**

While formal qualifications aren't always a requirement, prison officers undergo extensive training in communication, conflict resolution, and security procedures to ensure the safety and wellbeing of both inmates and staff. You may have to obtain some licenses or pass specific tests as part of the selection process when applying for jobs.

If you're in high school now and are thinking of becoming a prison officer, here are some steps you could take:

- Study English and Mathematics at high school. Completing these subjects will equip you with the basic knowledge you need for work or further study.
- Research any relevant vocational qualifications that can provide you with relevant skills and knowledge to make you more attractive to prospective employers.
- While prisons and correctional facilities probably won't take on work experience students, you could contact police stations and courthouses near you and ask about work experience or volunteering opportunities to get a taste of the field and start making connections.

Find out more here:

- [Department of Communities and Justice NSW](#)
- [Department of Justice and Community Safety Victoria](#)
- [Queensland Corrective Services](#)
- [ACT Corrective Services](#)
- [Department for Correctional Services SA](#)
- [Department of Justice WA](#)
- [NT Correctional Services](#)
- [Department of Justice Tasmania](#)
- [Ara Poutama Aotearoa | Department of Corrections NZ](#)

### Similar careers to prison officer

- [Police officer](#)
- Security guard
- [Lawyer](#)
- [Criminologist](#)
- [Psychologist](#)
- [Youth worker](#)
- [Social worker](#)
- [Mediator](#)

Find out more about [alternative careers](#).

## Jobs & Careers

### Top questions to ask at a careers expo

If you're going to attend a careers expo, you'll want to get the most out of your time. But if you're stumped on what to ask while you're there, never fear. Here is a list of some of the top questions you can ask at a careers expo to get all the info you need to make a confident decision.

### Questions to ask universities and training providers

Lots of the stalls at careers expos are filled with representatives and current students from a variety of universities, vocational institutions, private institutions, and lots of other training providers. If you're looking to continue your studies after school, this is your chance to find out everything you need to know about your options. Here are some questions to ask universities and training providers at a careers expo.

### What can I study?

This one might seem like a bit of a no-brainer. But different universities offer different courses, and even course names can differ between universities as well. Knowing exactly what's on offer can help you narrow down your decision – or you might even hear about a course you hadn't considered before.

### **What are the entry requirements?**

This is another big one. If you already know what course you want to study, it's also worth knowing what the minimum entry requirements are. It's also important to know if there are any subject prerequisites or other special entry requirements you need to fulfil if you want to apply.

### **Can I apply early?**

Feeling confident about your studies, or just want peace of mind knowing you can secure an offer before sitting exams? Heaps of universities now offer [early entry programs](#), meaning you can apply before you've even finished Year 12. It's worth knowing if the university you're interested in has an early entry program so you can submit your application on time.

### **What if I don't meet the entry requirements?**

It's something we'd rather not think about, but it's important to know what your options are if you don't end up meeting the entry requirements for your chosen course. And not meeting the requirements doesn't mean it's the end of the road – they might have other entry options, including alternative pathways, bridging courses, adjustment factors, and more.

### **Where can my qualification take me?**

Even though graduation might seem like a distant future, it's worth thinking about what you might be able to do with your qualification when you graduate. Think about your passions and what you enjoy, as well as what you're good at – do the careers your chosen qualification leads to sound like something you'd enjoy and be good at?

### **Can I get a scholarship?**

[Scholarships](#) aren't just for people with great marks. Universities and other training providers offer scholarships to a huge variety of people, including if you need financial assistance, live in a rural or remote area, identify as Indigenous, have experienced hardship during your school years, and more. It's worth asking to see if there's a scholarship out there for you.

### **Where can I live?**

If you're thinking about moving away to study, it's worth knowing what your options are when it comes to accommodation. They might have on-campus accommodation, or they might have some providers or recommendations for external accommodation.

### **What other opportunities are available?**

Going to university isn't just about studying. There are plenty of other opportunities and experiences on offer as well – studying abroad, joining a club or society, or participating in an internship are just some of the other opportunities you might be able to access.

### **Questions to ask employers**

The other reason people go to careers expos is to look for jobs. Local and national employers will be keen to meet potential workers, so it's a perfect time for you to scope out your future job options and start planning. Here are some questions to ask employers at a careers expo.

### **What are the typical educational requirements for jobs in this industry?**

The first thing you need to know before you apply for a job is whether or not you're qualified. Ask about the qualifications you might need for your dream job so you can start planning, or see if there are jobs with no requirements that you can start in the meantime.

### **Are there work experience, internship, or co-op opportunities available for high school students?**

If you don't want to wait until you've finished a course or degree, ask if they have any opportunities you can start right now. Work experience, internships, and co-op programs are all great ways to build valuable skills while you test-drive a career. You might find your passion, or even decide it's not quite right for you.

### **What steps can I take now to prepare for a career in this industry?**

Even if you can't start working now, that doesn't mean you can't start preparing. There might be current employees at the expo who can share their experiences with you or give you some tips on how you can build the skills you'll need for your dream job, whether it's through volunteering, work experience, casual work, or short courses.

### **Are there any networking or mentoring opportunities available?**

If you're super keen on a career in a particular industry or at a specific place, staying connected through networks or mentorship is a great option. You can learn more about your pathway options, what a day in the job or industry is really like, and of course make valuable contacts for when you've finished your qualification and are looking for work.

### **What skills are valued by employers in this industry?**

While technical knowledge might prepare you for a specific job, your skills are valuable no matter where you go. Knowing which skills employers in your chosen field are looking for means you can start building them now and be ahead of the pack when applying for opportunities (even if you end up in a totally different industry).

### **How competitive is the job market in this field?**

There are lots of factors you should consider when thinking about jobs – how easy or difficult it is to secure work is definitely one of them. If your chosen field is super competitive, ask about ways you can make yourself stand out, or see if there's a similar role in a less-competitive field.

### **Find out more**

The whole purpose of a careers expo is for you to ask questions and engage with the exhibitors, and they'll be more than happy to help. If you feel this list isn't exhaustive enough or you just want to know more, you can always ask follow-up questions or make your own. Don't forget to take notes and grab informational materials (brochures, etc.) about courses and industries that interest you too.

If you're keen to go to a career expo and start exploring your future options, you can find upcoming events near you by searching our [events calendar](#).

## Grow

### Personal Skills

#### Goal setting – Why & how

Goal setting: some of us love it, some of us would rather pull our own teeth out. But no matter which camp you fall in, goals are important. Nearly every successful person has goals (and it's how they *became* successful). They give us a path to follow and something to aim for. As humans, we always work better when we have a plan and a direction, and good goals can give us both of those, but the process of coming up with them can be frustrating.

Why? Because when you set yourself some goals you have to ask yourself some of the tough questions. Like, 'who am I?' and, 'what do I want to do with my life?'. But there's a way to make goal setting easy – read and learn...

#### Don't just 'wing it'

Making up goals on the fly (usually when someone asks you what your goals are) is often a recipe for failure. Setting good goals takes time and involves a few steps – something that's difficult to replicate in about 3 seconds under pressure.

The best (and most powerful) goals are the ones that are well thought-out, broken down into stages, then backed up with a solid plan to cover each stage of your journey.

Compare it to driving into town. Say you know you want to go to town, but you're not sure what you need to do there today. You may get in the car (or on the bus), but where are you driving towards? How long will it take you to get there?

When you do get to town, what are you going to do? Is it likely that you'll achieve much, or is the plan to just wander around for a bit until you find something interesting to do?

People don't do this – because it's a waste of time.

When you go to town it's for a reason – to meet a friend, do some shopping, check out the library, watch a movie or even just chill. You have a goal (the thing you want to do), then you enact a plan to get there (ask mum for the car, walk to the bus stop, or hop on the train). You'll make sure you're wearing the right clothes, and you'll have anything you need with you (like money for the movie).

Successful trip? Yes.

It's a basic explanation, but it's no different to setting life, health, or career goals. Apply the same logic to life – without a goal in mind, there's a good chance you'll spend plenty of time 'wandering aimlessly' from job to job or bored and unfulfilled in a job you don't love.

#### Good vs not-so-good

People often say that 'good' goals are SMART – Specific, Measurable, Attainable, Relevant, and Time Bound.

But that's more for checking your goals are 'good' once you've finished setting them. Good goals need to do more than just be within reach:

- Goals must be **meaningful** to you – not things your friends are doing, or your parents, teachers, or peers think you should do.
- Setting **unrealistic** goals might mean that you give up before you achieve them, or you spend way too much time chasing the impossible.
- You need to know the **time frames** for your goals – it'll help you measure your progress and keep you accountable.
- Avoid '**negative**' goals. For example, if you want to lose weight, you're basically focusing on the fact that you're unhappy about your weight now. Rephrasing it to 'be healthier' is much more positive and appealing goal and you're more likely to stick with it for longer.
- Setting **too many goals** will be overwhelming and not achievable. Remember you only have limited time and energy, and goal setting comes in between other elements in your life, like school, study, family time, hobbies, sports, etc... It's better to achieve a handful of good goals than fail by doing 20 at once.

**We suggest you follow these 5 steps when setting goals:**

### **Step 1**

Find a quiet place, take a pen and paper, and brainstorm. List what's important to you, what makes you happy, and what lifetime ambitions you have – don't be afraid to put down things you think are impossible.

### **Step 2**

From the ideas you came up with in Step 1, come up with a list of between 1 and 3 main themes to turn into goals. Write them down and try to be specific – not just 'I want to work with animals', make them more like 'I want to work with dolphins and protect marine biodiversity'.

### **Step 3**

Now we cull. Decide which of the goals appeal to you the most and genuinely reflect your interests and passions. Which ones are you happy to put aside for now, and which ones do you want to focus on? Don't discount goals because you think they're impossible – keep those ones, as you might just start on them next year or when you're older.

### **Step 4**

Allocate a time scale to each goal, i.e. short term (in the next few weeks, months), medium (1-5 years), or long term (5-10 years or more). When do you want to achieve them by? Some goals are better suited to the short term – 'completing a marathon' probably doesn't need to be a 5-year goal, while others are going to take 10 years or longer to bring to life.

### **Step 5**

Lastly, you need to make a plan – like a map to follow on your journey. This step can be a bit tricky, and is where lots of people come unstuck, so we've gone over it in detail for you below.

## **Put your goal setting into action**

This bit should take you around 30 minutes for each goal, so refresh your coffee and set your phone to 'do not disturb'.

### **The gathering stage**

First, you need to get all the information in the one place. Some things you'll already know, but other pieces of the puzzle need to be brought together, so search the web for info and ask people who are already on a similar path to where you want to be.

Write *everything* down:

- What are the things you must do first? Do you need to go to uni or TAFE? Do you have to be over 18, or have your driver's license?
- How much will it cost? And are there other ways of paying for it? If you think a goal is too expensive then look for financial support programs, as there are lots of scholarships available to apply for.
- How long will it take? If you need a 3-year degree plus work experience and you're in Year 9, then we're talking about a long-term goal (and that's great!).
- How much time will it take each week? Can you do a little bit each day, or do you need to set aside chunks of time?

### **The planning stage**

Take all the information and start planning what you need to do and when. A great way to do this is with a big sheet of paper – put your goal at the bottom of the paper, then work backwards to now.

Unless you're working with a short-term goal, break down your big goal into a series of short- and medium-term goals that will get you where you want to go. For example, if you want to become a marine biologist, the first thing you need to do is get into university, so make that your mid-term goal.

**Work backwards** – look at your long-term goal and figure out how you can work towards it, this could help with your medium and short-term setting and planning.

**Balance** – life is all about getting the balance right and this undertaking is no different. If you love chocolate but eat it all day every day, you'll end up sick of chocolate. So even though your goals are something you're interested in, remember not to make plans that will swamp the rest of your life. Or you might end up getting sick of your goal and end up giving up.

**Accountability** – share your plans with someone who will motivate and encourage you, keep you on track and celebrate your successes with you. There are also plenty of apps and programs that can help you keep track of how you're going update you on how well you're progressing. We've listed a few of them here:

- [Fabulous](#)
- [HabitBull](#)

- [Productive](#)
- [Way of Life](#)
- [Strides](#) (iOS)

**Stay on track** – cross off items on your planner, keep a note of all your achievements and celebrate your successes. (Don't forget to add them to your resume).

Before you know it, 5 or 10 years will have passed, and you'll be reflecting on all you've achieved in that time. You might be in the place you imagined at the beginning of your goal setting process, or you might be somewhere else entirely – either way, you'll have achieved lots along the way.

### **Don't stress**

Remember, it's okay to ditch a goal if it's not working out. Life is short, so just pick something new that's aligned with where you want to be in life. Only do as much as you have the time and enthusiasm for, so you always have a good chance of succeeding.

Goals aren't about adding extra pressure to your life. The reason for setting goals is to help you achieve more, not less, and ensure you're happier with your life along the way.

Whatever you choose to do – stay focused and good luck!

You can find more goal setting tips on our website [here](#).

## **Money**

### **HELP loans explained**

For most school leavers, it's unlikely you have access to large sums of money, even if you've been working and saving hard. Your parents or carers might not be able to assist you either. But don't be discouraged – there are options to help you out financially. If you want to study at university, college, or TAFE and you're wondering how you'll be able to cover the tuition fees, we're here to help. In this blog, we'll be explaining HELP loans – including what they are, why you might need one, and how you can access one.

### **Commonwealth Supported Places**

Almost every university in Australia offers undergraduate students [Commonwealth Support Places](#) (CSP). If you're awarded a CSP, it means that the government will cover the majority of your fees – but not all of them.

The amount left over for you to pay is called your [student contribution](#). This amount varies depending on the university and the course you enrol in and can change every year. You can find the latest amounts on the Study Assist website [here](#).

### **You can apply for a HECS-HELP loan to cover your student contribution costs**

You'll either have to pay your student contribution fees upfront...or you can apply for a [HECS-HELP](#) loan. Note that you can only use a HECS-HELP loan to cover your student contribution fee – you *can't* use it to other study cover costs like accommodation, laptops or textbooks.

Because it is a loan, unfortunately that means you'll have to repay the money. But you're not obligated to make any repayments until you're earning over a certain salary. The amount you'll have to earn before you have to start repaying your loan is set by the [Australian Tax Office \(ATO\)](#)



and changes each year. So, make sure to check with them so you know when you need to start making repayments.

As a guide, the 2023-2024 repayment threshold is \$51,550 per year – so if you're earning below that amount, you won't have to start making repayments.

To apply for HECS-HELP you need a [tax file number](#) (TFN) and a [Unique Student Identifier](#) (USI). You then need to fill out a *Request for Commonwealth support and HECS-HELP* form, supplied by your university or other provider. Make sure you submit the form before the [census date](#), or you might have to pay your fees upfront.

If you're unsure about the process or need assistance, make sure to contact your university or provider, and they can help walk you through the process.

### **For students who'll have to pay full fees, there's FEE-HELP loans**

If you are awarded a university place where you'll have to pay full fees, don't stress.

You can apply for a government [FEE-HELP](#) loan to help you out. Like HECS-HELP, the money can only be used towards tuition fees, not other expenses like accommodation or books, etc.

To apply for a FEE-HELP loan, you need a tax file number (TFN) and a [Unique Student Identifier](#) (USI), then you need to submit a *Request for FEE-HELP loan* form to your course provider. Once again, ensure you fully complete it and submit it before the [cut-off date](#).

### **Other HELP that could be an option for you**

If your course provider charges you a [student services and amenities fee](#), you can apply for an [SA-HELP](#) loan to help you cover those costs.

**Note:** the maximum SSAF you can be charged in 2024 is \$351 – it may change in 2025 and subsequent years.

If you're enrolled in a CSP and want to complete some of your studies overseas, you can apply for [OS-HELP](#) loan to go towards airfares, accommodation or other travel costs.

### **There's HELP for vocational studies too**

[VET Student Loans](#) (VSL) could cover some of your tuition fees if you'd like to study a Diploma-level qualification or above.

If you're applying for a Certificate IV or lower-level qualification, then you won't be eligible for a VSL, but you can always ask your provider about other finance options.

### **The HELP loan limit available to you is significant**

In 2024, the HELP loan limit is \$121,844. If you apply to study medicine, dentistry, veterinary science, or eligible aviation courses, your HELP loan limit goes up to \$174,998.

This is the maximum amount of money you can borrow from the government, and includes *all* of HECS-HELP, FEE-HELP, and VSL combined. You don't have to borrow up to the limit, and it's worth remembering that whatever you borrow, you'll ultimately be paying back.

The amount of money you have borrowed (and therefore amount of money left available for you to borrow) is called your *HELP balance*.

You can keep an eye on your balance at [myHELPbalance](#). You'll need to know your [USI](#) (Unique Student Identifier) to log in.

### **The HELP balance is renewable**

You can start making [voluntary repayments](#) at any time, and the money will be credited to your account. This increases the amount available in your HELP balance and could make you eligible to take out further loans.

For example, if you have borrowed up to the HELP loan limit, choosing to voluntarily repay \$6,000 off your loans could mean you can access further study.

### **You'll need to do some further research**

Before you plan your future studies based on what you've read here, you'll need to find out a few things:

- Are you eligible for these loans?
- What are the requirements to ensure you remain eligible throughout your course? For example, for FEE-HELP you may have to obtain a minimum pass rate each year of your studies or your loan could be suspended.
- Are there any additional fees and costs involved?
- What are your responsibilities after you've graduated?
- How and when do you need to start making [compulsory repayments](#), or how do you make [voluntary repayments](#)?

### **There are other options to help you pay your way too**

HELP loans are a great way to help you cover the cost of your tuition fees. But they're not your only option.

Services Australia also provides financial assistance to students through [Youth Allowance](#), [Austudy and ABSTUDY](#).

You can also consider other things like [scholarships, bursaries, and grants](#) to help you cover additional costs, including accommodation, books, living expenses and travel.

We have lots of other tips on money and finances on our website [here](#).

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