

The Young Carers Job Readiness Project

Finances Now That You're Earning Money – Factsheet

I have a question about how my finances work. Where can I get the right information?

MoneySmart

MoneySmart is a guidance and support website created by the Australian Government. It covers many topics and provides resources for all stages of life, including calculators and tips to help individuals make better financial decisions.

<https://moneysmart.gov.au>

How do I make sure I'm getting paid the right amount?

Pay Calculator – Fair Work Ombudsman

The Pay Calculator will allow you to calculate the amount you should be getting paid, including your base pay rate and any penalty rates you might be entitled to. It can also calculate how much annual and personal leave you have accrued.

<https://calculate.fairwork.gov.au/FindYourAward>

Record My Hours app – Fair Work Ombudsman

The Record My Hours app makes it quick and easy for employees to record and store the hours they work – and other information about their employment.

Information about the app, including a link to download, can be found here:

<https://www.fairwork.gov.au/tools-and-resources/record-my-hours-app>

Workmate – Young Workers Centre

Workmate is a chatbot powered by the Young Workers Centre (see below) that will give you quick answers to questions about your rights at work, what you should be paid, and what you're entitled to. If you have a simple question about your employment, Workmate is a good place to start.

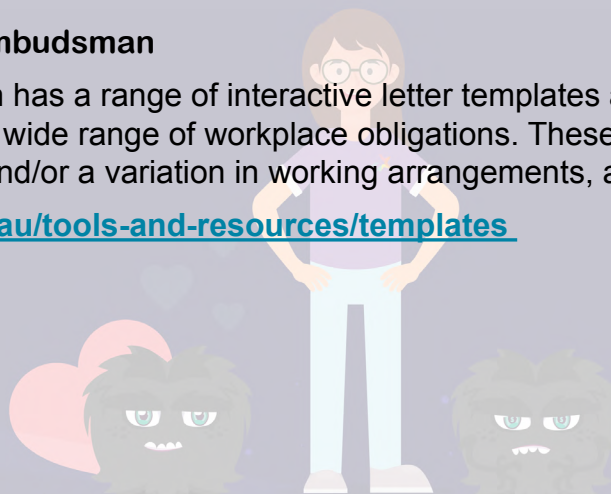
<https://www.youngworkers.org.au/workmate>

How do I communicate appropriately with – and make requests of – my employer?

Templates – Fair Work Ombudsman

The Fair Work Ombudsman has a range of interactive letter templates and downloadable template tools to help you manage a wide range of workplace obligations. These include: requesting records, requesting leave and/or a variation in working arrangements, and ending employment.

<https://www.fairwork.gov.au/tools-and-resources/templates>



How do I know if I'm getting taxed the right amount?

Simple Tax Calculator – ATO

This calculator will help you to calculate the tax you owe on your taxable income for the full income year. It can help you get an idea of whether you have been taxed correctly.

<https://www.ato.gov.au/calculators-and-tools/simple-tax-calculator/>

How do I choose the right superannuation fund?

YourSuper – ATO

YourSuper is a superannuation comparison tool that allows you to compare super funds and choose the one that best suits your needs. It also provides links to help you consolidate your super accounts.

<https://www.ato.gov.au/Calculators-and-tools/YourSuper-comparison-tool/>

Am I eligible for Centrelink? How do I find out how much I will get?

Payment and Service Finder – Centrelink

This online tool allows you to see what Centrelink payments and services you may be eligible for.

https://www.centrelink.gov.au/custsite_pfe/pymtfinderest/paymentFinderEstimatorPage.jsf?wec-appid=pymtfinderest&wec-locale=en_US#stay

Where do I go if I have a problem with Centrelink?

Social Security Rights Victoria (SSRV)

SSRV is a community legal centre that provides free legal services in relation to social security and Centrelink matters to people across Victoria. Contact them if you have a question about your rights in relation to Centrelink, including payment suspension/cancellation and/or debt recovery issues.

<https://www.ssrv.org.au/>

Legal Assistance Line – Call 03 9481 0355

Monday-Thursday, 9am-1pm and 2pm-5pm

Where do I go to find out about my rights? Where do I go if my rights haven't been respected?

Young Workers Centre

The Young Workers Centre provides information to young workers about their rights, and assists if they are facing a workplace issue.

<https://www.youngworkers.org.au/>

Call 1800 714 754

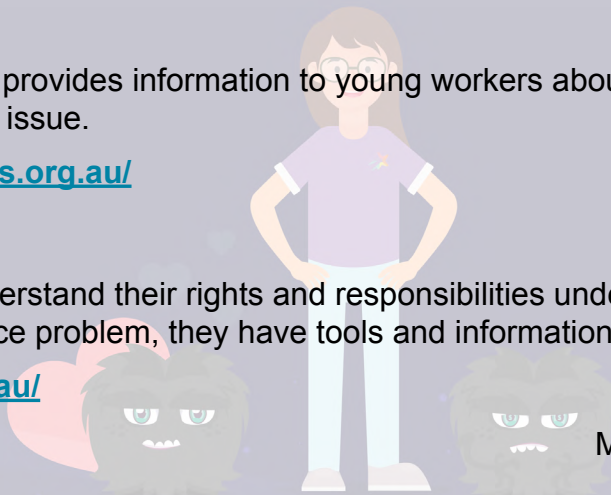
Fair Work Ombudsman

Fair Work helps people understand their rights and responsibilities under Australian workplace laws. If you have a workplace problem, they have tools and information to help you resolve it.

<https://www.fairwork.gov.au/>

Call 13 13 94

Monday-Friday, 8am-5.30pm



There is also a section of their website for young workers: <https://www.fairwork.gov.au/find-help-for/young-workers-and-students>

JobWatch

JobWatch is a community legal centre that helps with employment rights.

<https://jobwatch.org.au/>

Call 03 9662 1933

Interpreters can be arranged by TIS

I'm a casual, what do I do if I need to take time off work but can't afford it?

Victorian Sick Pay Guarantee

If you are a casual or contractor working in Victoria, you can apply for paid leave via the Victorian Sick Pay Guarantee.

<https://www.vic.gov.au/sick-pay-guarantee>

Remember – to receive sick pay via the Victorian Sick Pay Guarantee, you must sign up before you get sick – so it's a good idea to sign up today!

How do I make a budget?

MoneySmart Budget Planner

This budget template allows you to do a simple budget so you can work out where your money is going and how to save.

<https://moneysmart.gov.au/budgeting/budget-planner>

This useful tool can show you how much money you earn and spend over different periods of time.

What can I do if I'm struggling to pay my bills?

The Carer Pathway to Financial Counselling

If you are over 18 and experiencing a financial problem, it may help to talk to a financial counsellor. Their assistance is free, confidential and independent. If you would like to talk to a financial counsellor, you can do so by using the Carer Pathway to financial counselling:

<https://consumeraction.org.au/carer-pathway/>

Factsheets on financial counselling and how to build your own financial capability

<https://fcvic.org.au/financial-counselling-for-carers/>

The Problem with Debt blog series – Dreamers Hub

<https://www.dreamershub.com.au/blog-category/finance/>