HOW TO NAIL ADULTING

LEAVING, OR RECENTLY LEFT, HOME?
TRANSITIONING TO ADULTHOOD?
16 YEARS OR OLDER?
-THIS SUPER ADULTING GUIDE IS FOR YOU!

A community project created by young adults for young adults

West Coast Youth&Community Support

City of Port Lincoln
Seafood Capital of Australia

District Council of Lower Eyre Peninsula

Local Government Association of South Australia

Government of South Australia
Department of Human Services

HOW TO NAIL ADULTING

HAVE YOU GOT YOUR POTS & PANS?
HOW DO YOU PAY RENT? CAR MAINTENANCE... WHAAT?!
WE HAVE ANSWERS TO YOUR, OH SO MANY, QUESTIONS!

TOPICS & WHERE TO FIND THEM...

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HOW TO NAIL LEAVING HOME

Moving out of your family home is one of the biggest transitions you will experience in life. While the thought of leaving someone else's rules and making your own can be exhilarating, it can also be overwhelming!

There are many reasons that may lead you to move out of home. It may be to further your education, to start a new job, to get your own space or privacy, to live with friends or a partner, or it may be due to conflict with your parents or siblings.

The reassuring thing is, feeling nervous or overwhelmed is completely normal and there are ways to make your transition to independence a smooth journey.

HOW TO NAIL LEAVING HOME

THINGS TO CONSIDER...

SOMEWHERE TO LIVE

- When you begin searching for a rental property, it's a great idea to look online to get an idea of what is available and how much rent might cost. A good place to start is:

http:// www.realestate.com.au/

- If you are looking to rent a house you have seen for rent online or driving past, you will need to fill out a rental application with the Real Estate Agent. You can ask the agency for the form or you could check their website to see if they have them available on there.

- The application form is your way of showing the landlord and agent that you are the best candidate for the property, that you are able to pay the rent and that you will look after the property as specified in the tenancy agreement. Your application is reviewed against all the other applicants so making sure yours stands out is important.

- There are a number of documents that are often required to accompany your application, therefore before you go house hunting it's worthwhile ensuring everything is up to scratch. By being able to produce this information promptly when required can prove to be the clincher in a rental race. You will need identification documents for rental application forms, which is often called a '100-point ID check'. The required documents may change between different agents. Some examples of documents that might be needed are: a drivers licence, passport, birth certificate or Medicare card. Sometimes they accept past rent, utility bills or pay slips if you have some, bank statements, or car rego papers. References are a DEFINITE! They want to know you're responsible!

- If you have not found a place that suits, you can contact a range of agents to let them know you are searching for a property, how many bedrooms you need, where you would like it to be situated and what you can afford. You may be required to attend an open inspection to be eligible to apply for a rental. Be sure to confirm that!

- You may be lucky enough to know someone with a place to rent and are able to rent through a Landlord directly, or stay with family/friends. If this is the case, be sure to find out if you can have a written agreement as this will protect your rights, as well as theirs.

HOW TO NAIL LEAVING HOME

THINGS TO CONSIDER...

SOMEWHERE TO LIVE

- You will need to organise a bond. A rental bond is a security deposit paid at the start of the tenancy. The bond is paid back to you when the property is vacated, provided no money is owed for rent, damages or other costs. Bonds can be quite expensive (often about 4 weeks rent in advance) so it is important to be prepared for that.

- You may be eligible for help from Housing SA. Housing SA bonds are bond guarantees that are lodged with Consumer and Business Services (CBS) and may be used to pay bond and rent for:
- privately rented accommodation
- residential parks
- boarding houses and shelters
- community housing

- Find out more about Residential Bonds and Housing SA bonds at:

http:// www.sa.gov.au/topics/housing/renting-and-letting/residential-bonds/help-paying-bond-and-rent

- Landlords and tenants (that's you!) must agree about rental payments when deciding to enter into a residential tenancy agreement. If a tenancy agreement is in writing, it must include information about how and when to pay the rent, as well as the rental amount.

- Normally, rent is paid on a fortnightly basis, however, some tenants and landlords prefer weekly, 4 weekly or calendar monthly rental payments.

- Some people move to University accommodation or Colleges. This is a good way to settle in to independent living, but still have lots of support available. It is important to see what options are available, how much they cost and what they require for you to be eligible for a bed there.

HOW TO NAIL LEAVING HOME

THINGS TO CONSIDER...

$ HOW RENT IS PAID

Your agent will urge you to pay in the way they choose however, here are a few common ways to pay your rent:

DIRECT DEBIT

- A direct debit is when you allow the agent or landlord to debit (take money from) your bank account on a regular basis to pay for your rent. When you agree to pay by direct debit, you will sign an agreement that tells your bank to deduct money from your account to pay the rent. The money will be taken from your account until you cancel the direct debit. The advantage of direct debit is that you don't have to worry about paying rent by the due date - the agent and bank organise the deduction of the amount due. A disadvantage is that you will need to watch your account balance to make sure there's enough money to cover the amount being deducted - some banks charge a dishonour fee if you overdraw.

MANUAL PAYMENTS

- Another option is to pay your rent manually. A disadvantage of paying your rent manually is that it relies on you remembering to make the payment every time it's due (might be time to set up a calendar reminder), but you stay in control and know exactly what's going on. This can be a good option if your income fluctuates and you don't have a consistent amount of money in your account each week/fortnight/month.

PAYING IN PERSON

- If you live (or work) near your agent/landlord's office and are happy to pop in to pay the rent each time it's due, you could make a direct manual payment. If the agent allows you to pay cash, be sure that the person who takes your money enters your payment on your rental ledger and issues you with a receipt before you leave - otherwise, there will be no way for you to prove the payment was made.

CHOOSING A HOUSE MATE

ARE YOU ALREADY ACQUAINTED WITH THIS PERSON?

- YES! WE'VE MET.
- NO! HE/SHE IS A TOTAL STRANGER.
- YES! WE ARE BFF'S/BROS.

DO NOT LIVE WITH THIS PERSON!

IF YOU'RE ALREADY GOOD FRIENDS THE FRIENDSHIP CAN GET ROCKY WHEN YOU'RE ROOMMATES!

DO YOU HAVE SIMILAR SLEEP PATTERNS?

- YEP!
- NO! ONE'S A NIGHT OWL & THE OTHER AN EARLY RISER.

→ IS THIS PERSON WILLING TO COMPROMISE AND WORK AROUND THE OTHER PERSON'S SCHEDULE?

- YEP!.
- NO!

DO NOT LIVE WITH THIS PERSON!

YOUR ROUTINES ARE VERY DIFFERENT AND YOU COULD END UP BOTHERING EACH OTHER.

ARE YOU BOTH NONSMOKERS?

- YEP!
- NO! WE BOTH SMOKE.
- NO! ONE OF US SMOKES.

DO NOT LIVE WITH THIS PERSON!

SOME OF THE OTHER PERSON'S LIFESTYLE CHOICES DON'T MATCH YOUR OWN PREFERENCES.

CAN YOU AGREE ON SOME SMOKING GROUND RULES?

- NO!
- YES!

CONTINUE WITH THE FLOW CHART

CONTINUE CHOOSING A HOUSE MATE

DO YOU BOTH DRINK SOCIALLY?

- YES! OCCASIONALLY.
- ONE DRINKS, THE OTHER DOESN'T.
- NA, WE ARE BOTH DESO'S.

DO YOU LIKE TO PARTY?

- YES! CRANK UP SPOTIFY!
- NO! WE LIKE QUIET NIGHTS IN.
- ONE OF US DOES. THE OTHER ONE DOESN'T.

IS IT IMPORTANT FOR YOU TO HAVE SIMILAR SOCIAL LIFESTSYLES WITH YOUR ROOMMATE?

- IT DOESN'T MATTER.
- YES1 I'M LOOKING FOR A BFF/BROMANCE!

DO NOT LIVE WITH THIS PERSON!

CONTRASTING PERSONALITIES COULD BECOME EXHAUSTING IF YOU ARE LOOKING TO BOND OR SPEND TIME WITH YOUR ROOMMATE.

DID YOU GET A GOOD FIRST IMPRESSION?

- YES! THE PERSON SEEMED NICE/RESPONSIBLE.
- NOPE! THE PERSON WAS LATE/DISRESPECTUL.

DO NOT LIVE WITH THIS PERSON!

THEY MAY NOT RESPECT DEADLINES, WHICH COULD LEAD TO LATE PAYMENT OF BILLS!

YEAH! ROOMMATE MATERIAL! CALL THEM NOW! YEW!

HOW TO NAIL LEAVING HOME

THINGS TO CONSIDER...

UTILITIES/SERVICES

- You will need to connect electricity to your new home. Sometimes you will also need to connect gas if the home has a gas stove, oven and/or gas heating. You will need to organise this before moving in. Here's some tips to consider when choosing a provider and you can also compare providers:

http:// www.choice.com.au/shopping/shopping-for-services/utilities/articles/shopping-around-for-a-new-energy-deal

- Similarly, you will potentially need to connect Wifi/NBN. You will need to check what connections the house has and then again choose a provider. There are many to choose from. This website may help:

http:// www.nbnco.com.au/residential/service-providers

CHANGE YOUR ADDRESS

- Driver's licence through "mySA GOV" App or online at:

http:// www.sa.gov.au/mysagov

or in person at "Service SA" or online at:

http:// www.ecom.transport.sa.gov.au/et/changeOfAddress.do

- Your bank,
- Your university/TAFE/employer,
- Medicare through http:// my.gov.au or at anytime by calling 132 011
- Australian Tax Office if you have a Tax File Number,
- Superannuation Fund if you have been receiving Super from a job you have already worked,
- If you are over 18 and enrolled to vote, then you need to let the Electoral Office know too.

HOW TO NAIL LEAVING HOME

THINGS TO CONSIDER...

HOUSEHOLD ITEMS NEEDED

- A bed frame, mattress, sheets, blanket and pillow.
- Wardrobes if the house you are moving to doesn't have built in wardrobes.
- A couch.
- TV and TV cabinet.
- Dining table and chairs.
- Pedestal fans for summer and bar/oil heater for winter if there is no heating or cooling in the home.
- A washing machine.
- Fridge and freezer.
- Pots and pans.
- Cooking utensils and utensils for eating.
- Chopping boards and sharp knives.
- Cups and Mugs.
- Kettle and toaster.
- Microwave.
- Plates and bowls.
- Tea towels.
- Dish sponges and detergent.
- Vacuum cleaner, dustpan and broom, mop and bucket.
- Bathroom mat and towels.
- Rubbish bags and a bin.
- Batteries, extension cords and power boards.
- A torch in case your phone goes flat.
- A basic first aid kit with bandaids, panadol/nurofen, bandages, etc.
- Toiletries - toothpaste, soap, bodywash, shampoo, conditioner.
- Tissues and toilet paper. Don't flush tissues down the toilet- they will clog the drain!
- Containers and/or foil/cling wrap.

WHAT IF I'M MISSING HOME??

It's natural to miss home sometimes and there are things you can do to ease the sadness or anxiety on days when homesickness takes over:

STAY CONNECTED TO HOME

It can be helpful to set up regular phone or video calls with family and friends back home. Sometimes just hearing a familiar voice is all you need to feel comforted. Keep in mind though, too much time on the phone or social media can prevent you from meeting new people and developing a sense of belonging in your new home.

MAKE YOUR NEW HOUSE FEEL LIKE HOME

Make a little project out of getting creative and designing your new bedroom or house. Bring some things that give you fond memories of home, and create a space you feel happy to come home to. Photo frames, boards and collages are a great way to display pics of your family and friends and to keep their faces close to you!

GIVE IT TIME

Change can be hard and it is very normal to feel uncomfortable. These feelings can make us easily want to revert back to our comfort zone and move back home without giving time a chance. It can sometimes take 6-12 months to get used to being in a new environment. It's important to acknowledge your feelings, trust that you WILL settle in, do things that you enjoy and make you feel good, and celebrate any achievements or wins, no matter how small they are! You've got this!

CREATE A ROUTINE

Get yourself into some regular activities. Maintaining a favourite sport or activity such as walking helps bring balance and routine back into your life and can help make a new home or town feel a bit more familiar.

WHAT IF I'M MISSING HOME??

WORK ON POSITIVE THINKING

Similar to anxiety, homesickness can make you vulnerable to negative thinking such as "I feel lonely and stressed, why did I move out?" It is not always easy but if you make a conscious effort to think of all the good things about moving into your own house, it is possible to maintain a positive attitude.

EXPLORE THE AREA

If you have moved to a new town, city or even country, think of it as an opportunity to explore a new part of the world and discover new things. Find yourself a new local market, park or restaurant. Go for a walk or plan to drive somewhere different every weekend, you never know you may even find yourself an exploring partner or a local to guide you.

BE PROACTIVE ABOUT MAKING FRIENDS

Good friends can protect against loneliness. Rather than isolate yourself, put yourself out there, join a club or sports team, introduce yourself and don't give up if you don't make friends with the first person you meet. ·If you have religious beliefs you could link into local community for a place of worship or you could ask your current local place of worship for contacts in other regions. ·If you are interested in joining a sports team, have a think about what sport are you interested in. You might be able to connect with other people who have moved before you and join their club with them. Remember there are local gaming communities, running and walking clubs, and so much more! Bite the bullet and give it a go!

HOW TO NAIL ADULTING

NOTES:

HOW TO NAIL FINANCES

$ MANAGING YOUR MONEY

- A good way to start managing your money is to look at what's coming in versus what's going out.. Look at your payslip or bank account each week or each fortnight to work out how much money you have going into your account. To see how much money is going out, track what you spend over one or two weeks. Yep, this includes all those midnight Macca's runs, the Uber Eats orders... allll of it!!! Include EVERY transaction, no matter how small. This will give you a clear view of where your money is going.

- Use the information you've gathered about your 'money out' to decide which things are your 'needs'. These are the ESSENTIAL items you need to live, such as your rent, electricity, groceries, etc. *Not midnight Macca's - soz!* Everything that is not a need is a 'want'. These are things you could live without. You could choose to save the money you spend on these things, or you could redirect it to where you need it more. If you do cut back on wants, look for other things to make you happy that don't involve spending money - or food dropped to your house when you are capable of going and getting it yourself. Yep, the harsh part of adulting!!

- Knowing when expenses are due can help you plan and stay in control of your money. Use your bills and bank statements to mark the due dates and amounts on a calendar. Add them up to work out how much you'll need to put aside each payday to cover bills when they are due.. You can contact your utility provider, such as Telstra, AGL or Origin, for example, and organise to pay small instalments so that you don't have to pay big bills all at once.

HOW TO NAIL FINANCES

MANAGING YOUR MONEY

- A good way to budget your money is to plan. You can use tools like this Simple Money Manager which helps you see how much money you have coming in and going out.:

http:// moneysmart.gov.au/budgeting/simple-money-manager

- This budget template enables you to work out where your money is going and create your own custom items:

http:// moneysmart.gov.au/budgeting/budget-planner

- Starting a "Savings Habit" is a very good idea. Small changes can make a big difference and there are simple ways you can save money every day. It is a good idea to start saving today. The sooner you start, the more you'll earn in interest and the sooner you'll reach your goal. Speaking of 'interest', talk to your bank about the best option for you to accumulate interest (money that goes into your account). You could also set up a direct deposit so part of your pay goes straight into savings if you can spare a bit- even if it's $5. Importantly, it is a really good idea to put some money aside for unexpected costs. Cars are pretty good at springing expensive surprises on us, so you'll be glad to have some money set aside if something goes wrong. Another great idea is to set a savings goal to help you stay on track and avoid dipping into your savings. If you have something on your mind that you want, a goal is a great way to keep your 'eye on the prize'!

- A handy tool is a Savings Calculator which helps you work out how long it will take to reach your savings goals and steps to take to put your plan into action. You can find one here:

http:// moneysmart.gov.au/saving/savings-goals-calculator

HOW TO NAIL FINANCES

MANAGING DEBT

- Owing money or falling behind on repayments can be stressful. The good news is there are steps you can take to relieve the financial pressure. The first step is to get a clear picture of what you owe. Make a list of all your debts, showing how much each debt is and the minimum monthly repayment (if any). Be sure to include credit cards, loan repayments, unpaid bills, fines and any other money you owe. Add up all the debts to see how much you owe in total. It may be confronting, but remind yourself that you're taking charge of your money. And that's a good thing.

- The next step is to work out how much you can afford to pay towards your debts. This will mean going back to the Simple Money Manager or the Budget Planner. If you have more money going out than coming in – it's time to make some choices. Think about what your 'needs' are and identify some expenses that you can cut or reduce. Be realistic – don't make it impossible to stick to.

- Work out which debts are your priority debts and try to pay them first if you can. Priority debts include rent payments, electricity, gas and water (if you pay these), phone and car repayments (if you need to pay these). You can contact your service providers and organise payment plans too - communication with them is really important if you fall behind.

- Once you have done all of the above, you should have a good plan to stick to until your debts are paid. Always remember there is also help out there! If you don't have family to help you, you can seek help from places such as:

http:// moneysmart.gov.au/managing-debt/problems-paying-your-bills-and-fines

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CREDIT CARD... YEAH OR NAH?

- First thing's first, Credit Cards do not teach self-control! Getting what you want right away has become almost acceptable in society, whether or not you have the cash to pay for it. There are many popular excuses for convincing yourself this immediate gratification is acceptable however, it's not a great feeling owing money you don't have.

- The reason self-control is so important when it comes to finances isn't a moral or spiritual thing, it's a practical thing. Credit card interest rates are high, which means you need to make extra payments (on nothing- well like nothing exciting- no actual objects), which actually makes your purchases more expensive. For example, if you buy a TV for $1,000 using a credit card with an 18% interest rate and make the minimum payment each month, you will end up paying $175 in interest after one year and still owe $946 on the TV! If you don't have the money to pay cash for something in the first place, you definitely don't want to make it more expensive by adding interest to the price!

- It's easy to forget that buying a cup of coffee here and a couple of sneaky snacks there can add up during the month and get you in trouble. When you use a credit card you're not thinking about your budget. The best way to be able to grab those cups of coffee and sneaky snacks is by using cash that fits in your budget and won't come back and bite you later!

- Don't underestimate the power of physically feeling the $100 notes leaving your hand if you pay with cash as it gives you a better sense of how much those items cost and how much money you have left in your now-lighter wallet. Also remember, if you don't owe money, you won't have to worry about late fees, interest, annual fees, or over-the-limit fees. The best way to treat yourself to something nice is to save and buy it when you can truly afford it. The peace of mind that comes with not financing that purchase will be like treating yourself twice.

- Soooo, should you get a credit card? It is your choice or course but remember credit works well when balances are paid off each month, but it can be disastrous when poorly managed. The convenience, protection, and rewards offered by credit cards make them handy financial tools, but consider the risks before getting in over your head. If you do decide to take the plunge we recommend using a Credit Card Calculator as they help you work out how long it will take to pay off your card by making minimum repayments and how much time and money you'll save by making higher repayments. You can find one here:

http:// moneysmart.gov.au/credit-cards/credit-card-calculator

HOW TO NAIL FINANCES

CREDIT RATINGS... WHAT ARE THEY?

- Lenders use your credit score (or credit rating) to decide whether to give you credit or lend you money. If you've ever applied for a credit card, made payments on something or had a loan, there will be a credit report about you. Your credit score is calculated based on things like the amount of money you've borrowed in the past, the number of credit applications you've made and IMPORTANTLY, whether you pay on time!

- If credit card balances go unpaid, your credit score will start to go downhill which can result in things like being denied loans later down the track (hello, house or car loan) and you could even get an unexpected rate increase on insurances. Insurance companies that check credit scores when calculating premiums may assume that if you can't pay your bills you might be an irresponsible person, making you a higher risk. Poor credit scores can generate other problems as well. Some employers run credit checks on job applicants and may not hire you if your score is too low.

- You have a right to get a copy of your credit report and credit score for free every 3 months. You might want to check your rating once a year if you have credit history. You can contact these credit reporting agencies for your free credit score and credit report:

Equifax 138 332
Experian 1300 783 684
illion 132 333

- As you can tell, credit ratings are important, especially for future purchases like a home. Be sure to stay on top of payments to keep your score up. For more information about credit ratings you can go to:

http:// moneysmart.gov.au/managing-debt/credit-scores-and-credit-reports

HOW TO NAIL FINANCES

FINANCIAL CHECKLIST

- ·Ensure you are prepared for bills, such as your car rego. That can be quite pricey and you don't get to split the bill with others like you might with electricity for example!
- ·If you move to the city, download a realtime fuel pricing app or check a website to find the best pricing. You could save some money! A list of apps and sites are here:

  http:// www.cbs.sa.gov.au/fuel-pricing-apps-and-websites
- ·Sign up and check online banking often. It's the best way to keep track of your spending, the amount of money you have available to you and also whether any dodgy transactions have taken place. For more information head to your own bank and they will help set you up and show you how to use it. It's awesome for paying bills and it's simple to transfer money between your own accounts and accounts of other people.
- ·Complete a budget! Did it get mentioned before?! Yep, Get yo'self a budget!
- ·Always double check when you pay bills that you are transferring money to the right place, that it is the correct amount and that you are paying by the due date! It is a good idea to check that the money has actually left your account too.
- ·It can be tough work living with housemates. Ensure there is a solid WRITTEN agreement in place (which is signed by all parties) covering how much rent is to be paid and when, how much moeny is to be put away for paying joint accounts such as wifi, electricity, groceries, etc.
- ·Let them know that everything costs money to buy and we should spend money carefully and save the rest so that we can live without debt.
- Keep expenses below your income, save any money you can, create good spending habits and stay on top of how much money you are wasting on things you don't need. This could be done with a budget... was that already mentioned?! Hehe!
- An awesome tip is to shop the supermarket specials! Specials mean that the products are for sale at a reduced price for that particular week. You can go online or pop into you local supermarket and check out their catalogue. You could also just buy the options that are on special when you need something. You can also go to this cool link and check out all the catalogues in your area: http:// www.tiendeo.com.au/specials-catalogues/supermarkets

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WHAT IS SUPERANNUATION?

Superannuation, or 'super', is money put aside by your employer over your working life for you to live on when you retire from work. Super is important for you, because the more you save, the more money you will have for your retirement.

You can only withdraw your super money in certain circumstances - for example, when you retire or turn 65 years old* which is most likely going to change by the time you get there!

HOW DO I SAVE SUPER?

For most people, your employer pays money - 'contributions' - into a super account for you. This is called the 'super guarantee'. They pay these contributions on top of your salary and wages. There are laws about how much super your employer must pay.

Generally, your employer must pay super for you if you are:

- 18 years old or over, and are paid $450 or more (before tax) in a calendar month
- under 18 years old, being paid $450 or more (before tax) in a calendar month and work more than 30 hours in a week.

HOW DO I GET A SUPER ACCOUNT?

Most people can choose the super fund they want their contributions paid into. If you're eligible, your employer must give you a Superannuation standard choice form within 28 days of the day you started working for them, so you can make that choice in writing. If you do not choose a fund, your employer will choose a fund for you. If you want to have your contributions paid into an existing super account but can't remember your super fund account details, you can use myGov to see all of your super accounts.

The YourSuper comparison tool will help you compare MySuper products and choose a super fund that meets your needs.

Need to know more?! Head to the Australian Tax Office site through this link:

http:// www.ato.gov.au/general/other-languages/in-detail/information-in-other-languages/your-superannuation-basics/

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WHAT IS MYGOV?

Are you thinking "What's this "myGov" they keep referring to?!" Well, the myGov portal is a simple and secure way to access government online services. Its aim is to provide us all with a single online destination for accessing government services with one login and one password.

After registering, you receive an online 'Inbox' that acts as a central place to receive messages (such as online letters and statements) from government agencies including:

- Medicare
- Australian Taxation Office
- Centrelink
- My Health Record
- National Disability Insurance Scheme
- Australian JobSearch

Using myGov's 'Update Your Details' service, you can update your address and contact details with participating government agencies as well. Bonus!

HOW TO USE MYGOV?

The first step when connecting with myGov is to create a myGov account:

1. Go to http:// my.gov.au/ and select 'Create an account'.
2. Read the terms of use, then select 'I agree' to continue.
3. Enter an email address. (This address can only be used by one person and cannot be shared with another myGov account, such as one held by your partner.)
4. You will be emailed a confirmation code, which you enter into your account application.
5. You will be asked if you wish to add a security code to your account.
6. Enter your mobile number if you have one.
7. Create a password.
8. Choose and answer three secret questions. (These can be selected from a list or you can create your own, but the answers should be easy for you to remember.)
9. This process creates your myGov account. You will also receive an email with your myGov username.

You can now set up your myGov Inbox notification preferences or link your account to other government agencies such as the ATO.

For more information head to this link:

http:// www.servicesaustralia.gov.au/individuals/subjects/about-mygov

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WHAT IS CENTRELINK?

Centrelink is a Government service which provides support to Australians who face financial hardship. People who receive support from Centrelink come from many different backgrounds and the benefits people receive reflect this. There are payments for people with disabilities, for older people, people who live in rural or remote communities, indigenous Australians, those affected by a natural disaster such as bush fire, families, job seekers and students - to name just a few. You may be eligible for payments...

WHAT IS YOUTH ALLOWANCE?

In a nutshell, Youth Allowance is a payment to support people aged 16-24 who are studying full-time, undertaking an Australian Apprenticeship, training, looking for work or those who are really unwell. Eligibility depends on a few different things, which include:

- your age and whether you are doing an approved course or training
- if you are dependent or independent
- income and asset tests, and
- residence requirements

To find out more head to: http:// www.servicesaustralia.gov.au/individuals/services/centrelink/youth-allowance

If you are eligible for Youth Allowance, or any other benefits from Centrelink, you may receive a Health Care Card too. This card allows you to purchase prescription medication at a cheaper rate and pay less or nothing at all when visiting your doctor. If you pay water or electricity bills you can be eligible for a concessional discount too. It also allows you to purchase concession tickets for public transport, the cinema and other events (just make sure you have it on you so you can prove your eligibility).

Centrelink is also the provider of Medicare Cards, if you are 15 or older you are able to get your own. This will allow you to bulk bill your doctors appointments - meaning you don't pay! If you don't have a medicare card yet you can either head to your nearest Centrelink office or fill out this form: http:// www.servicesaustralia.gov.au/individuals/forms/ms014

If you do have a card but don't want to ask your parents for it, you can ask the doctor's receptionist to obtain your Medicare number through the confidential Medicare Hotline (to do this you will need to provide your full name and date of birth).

BUT FIRST, you need to apply for Centrelink! The easiest way to apply is online. First you have to register for an account, you can do that here:

http:// www.servicesaustralia.gov.au/individuals/topics/register-online-account/30986

HOW TO NAIL ADULTING

NOTES:

HOW TO NAIL FOOD

WHO KNEW THAT THE HARDEST PART OF BEING AN ADULT IS FIGURING OUT WHAT TO COOK FOR DINNER EVERY SINGLE NIGHT?!

THINGS TO CONSIDER...

WHO SHOPS OR COOKS & WHAT DO YOU EAT?

- When you're used to having food made for you, moving out of home can be a bit of a shock to the system. Cooking takes thought, time and it can be messy... sometimes the taste is disappointing too! Regardless of all those points, food is really important. What we eat can have a huge impact on our energy, sleep, mood, concentration and clarity of mind.
- Being aware of what your eating is really important for your physical and mental health, but also cooking can be an awesome way to feel better about yourself too! Achieving productive things, like whipping up a meal, can be really good for your self-esteem.
- The easier and more enjoyable you make cooking, the more likely you are to do it. Some tips include:

- Cooking in batches. Make several serves of something when you've got the time, enjoy your dinner and freeze the rest in containers for later. Some of the easiest meals to portion out are things you cook in pots, like Stews (especially in winter!), Soups (from pumpkin to chicken noodle). Curries (a jar curry paste + veggies = done) and Pasta sauces (a simple staple.). Grab veggies and meat on special and that makes it even cheaper!
- Cooking for your crew! Food brings people together, and cooking for other people is an awesome way to practice. Having your mates over for tea creates a chance to hang out and you'll get a real sense of achievement. Plus, if you make it a thing, it could mean free feeds at your friend's houses in the future OR you could do a theme night - like Italian or Mexican and everyone brings a dish, which means choice and variety without all the effort. It's also heaps cheaper and healthier than getting takeaway.

HOW TO NAIL FOOD

THINGS TO CONSIDER...

WHO SHOPS OR COOKS & WHAT DO YOU EAT?

- More tips include:

- Multi-tasking! It can feel like cooking can take a long time, but it can actually be kind of fun. Put on the tv or Youtube so you can watch your favourite shows as you cook. Preparing food is also a great opportunity to catch up on podcasts or listen to your favourite tunes. Above all though, making a meal can be really meditative - and sitting down to eat it can give you a real sense of pride and satisfaction.
- Buying frozen veggies if you're not planning on using fresh ones straight away. They'll keep way longer, they're pre-cut and are no less nutritious than fresh vegetables.
- If you are sharing a house you may want to shop together and split the bill evenly. You may have a roster with a shopping list so that you both/all take it in turns of buying what you both/all need. If you decide to shop separately that's ok too- just be wary that it can get a bit blurry if you are dipping into each others food! It can be a good idea to buy things like milk and bread together so that it doesn't go 'off/stale' before it's finished.
- Pre-ordering your groceries online can be a good idea so they're ready for you when you go to pick them up. You'll save time, money, mental energy and you're less likely to buy stuff you don't need.
- If you are sharing a house you might like to create a roster for who cooks. This will give you both/all a break every now and then. You may also just want to cook for yourselves and that's ok too! You will just need to work out when it will happen because most kitchens don't have the facilities for multiple cooks at once!
- Cleaning can be a really touchy subject in shared houses! Be sure to negotiate how this will work. Often whoever cooks doesn't have to do the dishes and tidy up. Some people like to do the whole lot so that when they don't cook then they get the night off. It's best to be really sure about what system you use. You can always try something and then if you aren't liking the way it's working you can try a different system instead.

HOW TO NAIL FOOD

THINGS TO CONSIDER...

WHO SHOPS OR COOKS & WHAT DO YOU EAT?

- More tips from 'headspace':

- When you think of improving your mental health, you may not think about changing the food you eat. But there is a strong link between what we eat and how we feel! We know a poor diet can make you feel sluggish, low and increase symptoms of depression and anxiety. But now we are seeing a healthy diet (with a variety of fruit, veggies, nuts and wholegrains) can actually improve mental health.
- Two recent studies investigated whether healthy food could reduce depression symptoms and the results were clear. People who ate a healthier diet improved their depression symptoms more than people who focused on only social support.
- Some key things to avoid include sugar as it's highly addictive, and makes us feel sluggish and 'foggy', alcohol as it can have a negative effect on mental health, interrupt sleep patterns, and affect your ability to focus, and saturated fats, which is is the oily stuff you expect from takeaway foods and processed meals. These bad fats can decrease brain function and make it harder to focus and remember things.

Professor Felice Jacka is Director of the Food and Mood Centre. Here are her tips to eating a healthier diet for your mental health.

- Often we turn to unhealthy snacks when we are stressed. So it's good to develop coping strategies that are not related to food - like exercise or mindfulness.
- We know that some foods are very good for a healthy mind. Make sure your diet includes things like: colourful fruits and vegetables, foods high in fibre (wholegrain cereals and bread, beans, chickpeas, lentils and nuts), fermented foods like unsweetened yogurt, olive oil, and fish (tinned is fine).
- Make small changes that are easy to stick to. Start by swapping an unhealthy afternoon snack for a healthy one, like a piece of fruit.
- You don't have to be perfect, and don't be too hard on yourself. A burger or a chocolate bar are fine every now and then (say, once on the weekend). But it's important to make sure your diet includes a variety of nutritious foods, most of the time!
- Try to avoid too much red meat – a little bit is fine but keep it to 3-4 times per week.

HOW TO NAIL FOOD

MORE TIPS...

- Stay away from packet foods- they are full of bizarre ingredients that aren't great for us. A packet pasta here and there is ok, but if you can avoid processed packet food, then you will be feeling a lot better than if you were living on it!
- Food preparation is key to eating well and ensuring you don't get 'hangry'! As touched on earlier, home-cooked meals are always healthier and more economical in the long run.
- It can be a good idea to make a variety of meals, to avoid always eating the same foods- it can get boring and uninspiring. Some ideas are:

  - Tacos
  - Spaghetti Bolognaise
  - Homemade Pizzas
  - Chicken Salads
  - Satay Chicken & Rice
  - Stir-fry
  - Curries, such as Butter Chicken
  - Meatballs and spaghetti
  - Lasagne
  - Burritos
  - Nachos
  - Homemade Burgers
  - Shepherd's Pie
  - Curried or Devilled Sausages
  - Spaghetti Carbonara
  - Apricot Chicken
  - Beef Stroganoff
  - Chilli Con Carne
  - Soups
  - Tuna Mornay
  - Veggie Bake
  - BBQ and salads

- Don't underestimate how good 'leftovers' are! They can be your lunch the next day!
- Healthy breakfasts are a great way to start your day. As the name suggests, breakfast breaks the overnight fasting period. It replenishes your supply of glucose to boost your energy levels and alertness, while also providing other essential nutrients required for good health. Avoid processed cereals - they're full of sugar! You can find some inspiration for breakfasts here:

http:// www.goodhousekeeping.com/food-recipes/easy/g871/quick-breakfasts/

- For other recipe inspiration check out these links! Happy cooking and eating!

http:// www.4ingredients.com.au/recipes

http:// www.bestrecipes.com.au

http:// www.taste.com.au

HOW TO NAIL FOOD

BEST BEFORE & USED BY DATES

Date marks give a guide to how long food can be kept before it begins to go a 'bit gross' or may become unsafe to eat. The two types of date marking are use by dates and best before dates. The food supplier is responsible for placing a use by or best before date on food.

- Foods that must be eaten before a certain time for health or safety reasons should be marked with a use by date. Foods should not be eaten after the use by date and can't legally be sold after this date because they may pose a health or safety risk.
- Most foods have a best before date. You can still eat foods for a while after the best before date as they should be safe but they may have lost some quality. Foods that have a best before date can legally be sold after that date provided the food is fit for human consumption.

FOOD STORAGE

Storing food correctly is one of the best ways to reduce the risk of it becoming contaminated and spoiling. As a general rule - always keep cold food cold and hot food hot and when possible, foods should alway be kept in covered, air-tight containers off the floor. Keeping food at the correct temperature is essential when it comes to food storage. The growth rate of bacteria and other harmful contaminants is the highest in temperatures between 5 and 60°C, otherwise know as the 'Danger-Zone'. Da-na-na-naaaaaaa!

High-risk foods are foods that are high in protein, like meat, poultry, seafood, dairy products and eggs, and therefore must be kept below 5°C when chilled. If these foods are frozen they should not be allowed to reach above -15°C. When cooking these foods, they should reach a temperature of at least 75°C for a minimum of two minutes and not be allowed to drop below 60°C until they're served.

Low-risk foods are foods which carry a reduced risk of becoming contaminated. Some examples of these are dry ingredients, such as rice, flour, cocoa and sugars; and foods that contain little if any protein, such as honey, sauces, oils and some condiments.

The preferable temperature at which to keep raw fruits and vegetables typically varies. Although chilling might help extend the life of the fruit or vegetable, many are better off kept at room-temperature. You'll probaby eat more fruit if you have it on the bench anyway!

If specific storage conditions are required in order for a product to keep until its best before or use by date, suppliers must include this information on the label, e.g. This yoghurt should be kept refrigerated'. You should also follow any directions for use or cooking instructions that the supplier has put on the label.

Just to really get you confused, when low-risk foods are cooked, even if not together with high-risk foods, they will often become high-risk and therefore require refrigeration or freezing. Rice and stewed apples are two examples of this. Right, so cooked foods into the fridge!

"IF IN DOUBT, THROW IT OUT!"

HOW TO NAIL ADULTING

NOTES:

How to Nail Routines for Health

Routines offer a way to promote health and wellness through structure and organisation. Having a routine can greatly improve your health by reducing stress levels, which leads to improved mental health, more time to relax and less anxiety. A lack of healthy stress management techniques can put you at greater risk for heart disease and negatively impact your overall health.

Your daily routine also influences your quality of rest. Your sleep schedule and bedtime habits affect your mental sharpness, performance, emotional wellbeing and energy levels. It's best if you can maintain a consistent time for waking and going to bed. Set the alarm a little earlier and you'll have time to exercise and eat breakfast, fueling your body for the day. Whether you like to go for a walk, do a YouTube workout or go to the gym, it's important make time for exercise.

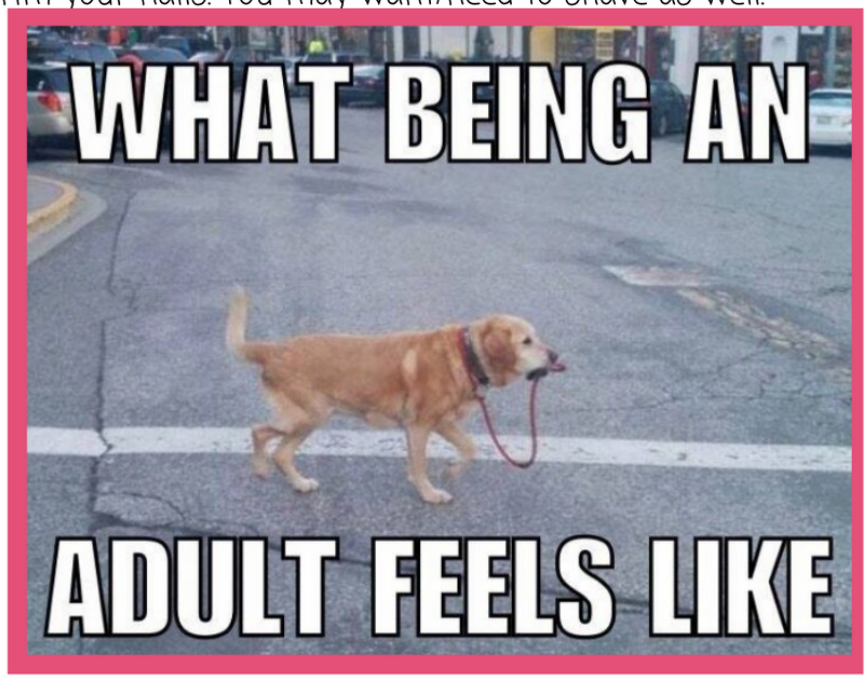
Other important habits to adopt are:

- ·Washing your hands before and after preparing food, as well as eating. This will reduce your chances of getting sick.
- ·Brushing your teeth after breakfast and then again before bedtime.
- ·Putting dirty clothes straight into a clothes basket/hamper, or into the washing machine. Hang out wet clothes as soon as possible otherwise they get smelly and can even go mouldy!
- Once clean clothes are dry fold or hang them as soon as possible to keep them in good condition. Pair your socks ASAP as odd socks are very annoying!
- Side note: Clean the filter of your washing machine once a month and if you have a drier clean the filter after every use- they can catch on fire if there is too much lint in there!
- ·Wash your sheets, pillow cases and quilt cover approximately every 2 weeks. If you are sick then at least once a week.
- ·Don't forget to wash your hair (it's up to you how often and we are all different, but if it's greasy or smelly, then wash it!) and trim your nails. You may want/need to shave as well.

Being organised keeps us well.

Be sure that everything you have has a place to be stored and put things away as much as you can.

A messy house can create a 'messy mind', as well as slow you down when you need to be somewhere on time.



HOW TO NAIL YOUR MENTAL HEALTH

Being an adult isn't easy. The demands of balancing bills, budgets, a busy schedule and many more responsibililties can often be downright exhausting and trying at times, to say the least. Sometimes we can feel overwhelmed and isolated by the expectations and we can become unwell but physically and mentally. Several factors like stress, difficulty in controlling emotions, and an inability to deal with challenges can lead to poor mental health. Poor mental health can have an impact on many parts of your life inclulding going to work, studying and socialising. It's not all doom and gloom though- check out all the people who are adulting around you - you can definitely nail it too... well, at least faking nailing it because that's what most grown up's are doing!!!

TIPS & THINGS TO REMEMBER:

- ·Open communication is important. Observe your feelings and talk about them or journal them. Talking about or 'releasing' your feelings isn't a sign of weakness, it's actually a strength. It's part of taking charge of your wellbeing and doing what you can to stay healthy. Releasing your feelings can be a way to cope with a problem you've been carrying around in your head for a while. Just being listened to can help you feel supported and less alone. And it works both ways. If you open up, it might encourage others to do the same. It's not always easy to describe how you're feeling. If you can't think of one word, use lots. What does it feel like inside your head? What does it make you feel like doing?
- You don't need to sit your loved ones down for a big conversation about your wellbeing. Many people feel more comfortable when these conversations develop naturally - maybe when you're doing something together.
- ·Something to remember at any age, but especially when you're new to adulting is that IT'S OK TO FAIL!!!!!
- Coping with failure is an important skill to build. As mentioned above, recognising and accepting your emotions is a really important way to cope with failure. Failure hurts, at least in the first instance, and you need to accept that, but also remember that the feeling won't last forever.
- Don't take failure personally- it is not a reflection or a part of YOU, it is an experience.
- When you encounter failure, tackle it head on and learn from your mistakes. Remember that every idea that pops into your mind isn't going to work. Take the time to think after a failure and realise what you did wrong. Above all else, be willing to learn and grow.

HOW TO NAIL YOUR MENTAL HEALTH

TIPS & THINGS TO REMEMBER:

- Don't worry what anyone else will think. We all have fears. We're all scared of something. But, for most of us, we pluck up the courage, stand up and face them. We know that life deals some tough challenges at times. And, when it happens, it may not be pleasant, but we stand up. We face them. We deal with them. JUST THINK... A world without failure is a world without color, a world without depth, a world without beauty.... Without the possibility of failure we can't have the great feelings of success as we overcome the obstacles stacked along our path. Suddenly, success would have no meaning and without meaning it would just be 'meh'!

- Take a deep breath! Deep breathing is one of the best ways to lower stress in the body. This is because when you breathe deeply, it sends a message to your brain to calm down and relax. The brain then sends this message to your body. To try different types of breathing, check out these links and apps:

http:// www.healthline.com/health/breathing-exercise

http:// www.youtube.com/watch?v=acUZdGd_3Dg

http:// www.youtube.com/watch?v=PmBYdfv5RSk

- Calm
- Headspace
- Liberate
- MyLife
- Simply Being
- iBreathe
- Breethe
- Simple Habit

- IT IS SO IMPORTANT TO REMEMBER...:You are not alone!!! Reaching out for support is important when you're having a hard time. Feedback from others who have taken the plunge into adulting away from home is that the first few weeks are the hardest time. As mentioned previously; give it time- you've got this!

- Some websites that can be of help include:

http:// www.lifeline.org.au/

http:// kidshelpline.com.au/

http:// mensline.org.au/

http:// www.suicidecallbackservice.org.au/

http:// headtohealth.gov.au/

http:// www.beyondblue.org.au/

http:// au.reachout.com/

http:// qlife.org.au/

HOW TO NAIL YOUR MENTAL HEALTH

SELF-CARE IDEAS:

- Do 5 minutes of deep breathing
- Snuggle your pet/dog/cat
- Give someone a hug
- Make a cup of herbal tea
- Give yourself a manicure/pedicure
- Get a massage
- Read a book
- Get a facial
- Give yourself a facial massage
- Do a face mask
- Try an at home hair mask
- Create a sensory bottle (google this)
- Colour in or paint, do some art, draw
- Take a walk
- Turn your phone off
- Call your best friend
- Light some candles & gentle music
- Do an at-home yoga video
- Meditate or pray
- Trade a foot rub with your partner/friend/roomy
- Buy yourself a fancy candle
- Light your new fancy candle ;)
- Leaving work early for a yoga class
- Take a 10-minute work break & get outside
- Do some light stretching at your desk
- Eat your lunch/dinner away from screens
- Curl up with a blanket and Netflix
- Ask someone you love to give you a back massage
- Watch inspirational videos
- Follow inspirational people online
- Clean up your news feed
- Unsubscribe from YouTube channels
- Chop veggies/make dinner to music you love
- Journal or write down your emotions
- Write a song or poetry
- Learn an instrument or play one
- Knit, crochet or sew
- Go to bed 30 minutes early
- Sleep in (don't set your alarm)
- Stay IN on a Friday night
- Take a whole day to do nothing
- Go for a bike ride
- Climb a tree
- Pour yourself some hot coffee & read the newspaper in silence
- Choose healthy foods that will energize you
- Buy yourself a pass to a fun fitness class
- Do something creative you love
- Make yourself a green smoothie (or juice)
- Have a shower or bath with bath bombs or a luxurious shower gel
- Bake a batch of cookies (or brownies, or cupcakes, or whatever you love)
- Say "no" to something (or someone)
- Unfollow people on Social Media who have you feeling bad about yourself
- Follow 5 new inspiring accounts on Instagram
- Listen to healing frequencies (google this)
- Walk barefoot in your garden and feel the grass
- Repeat a mantra
- Focus on gratitude or joy and write down 3 things you're grateful for
- Drink some water
- Listen to healing frequencies (google this)
- Walk barefoot in your garden and feel the grass
- Take yourself on a solo date
- Splurge on a natural skincare product
- Enjoy something sweet without regret
- Make a gratitude list
- Make a dreams list
- Set some personal goals
- Dry brush your skin
- Moisturise your skin
- Find a new podcast to listen to
- Have a night IN
- Or have a night out!
- Create a cocktail and have a mini holiday at home
- Try a new exercise class
- Cook a new recipe
- Chew your food slowly and enjoy every single bite
- Try a new restaurant
- Make a superfood hot chocolate
- Go for a drive in the car with loud music —no destination required.
- Buy a new plant
- Go to your favourite workout class

HOW TO NAIL YOUR MENTAL HEALTH AFFIRMATIONS

The word "affirm" means to validate or confirm. In the mental health world, affirmations are short, encouraging statements that you can use to create a more positive frame of mind.

You can repeat an affirmation to yourself as often as you'd like – while brushing your teeth, driving to work, or before you fall asleep. The more often you use an affirmation, the more it can help reinforce your value and self-worth and it may even positively affect your behavior.

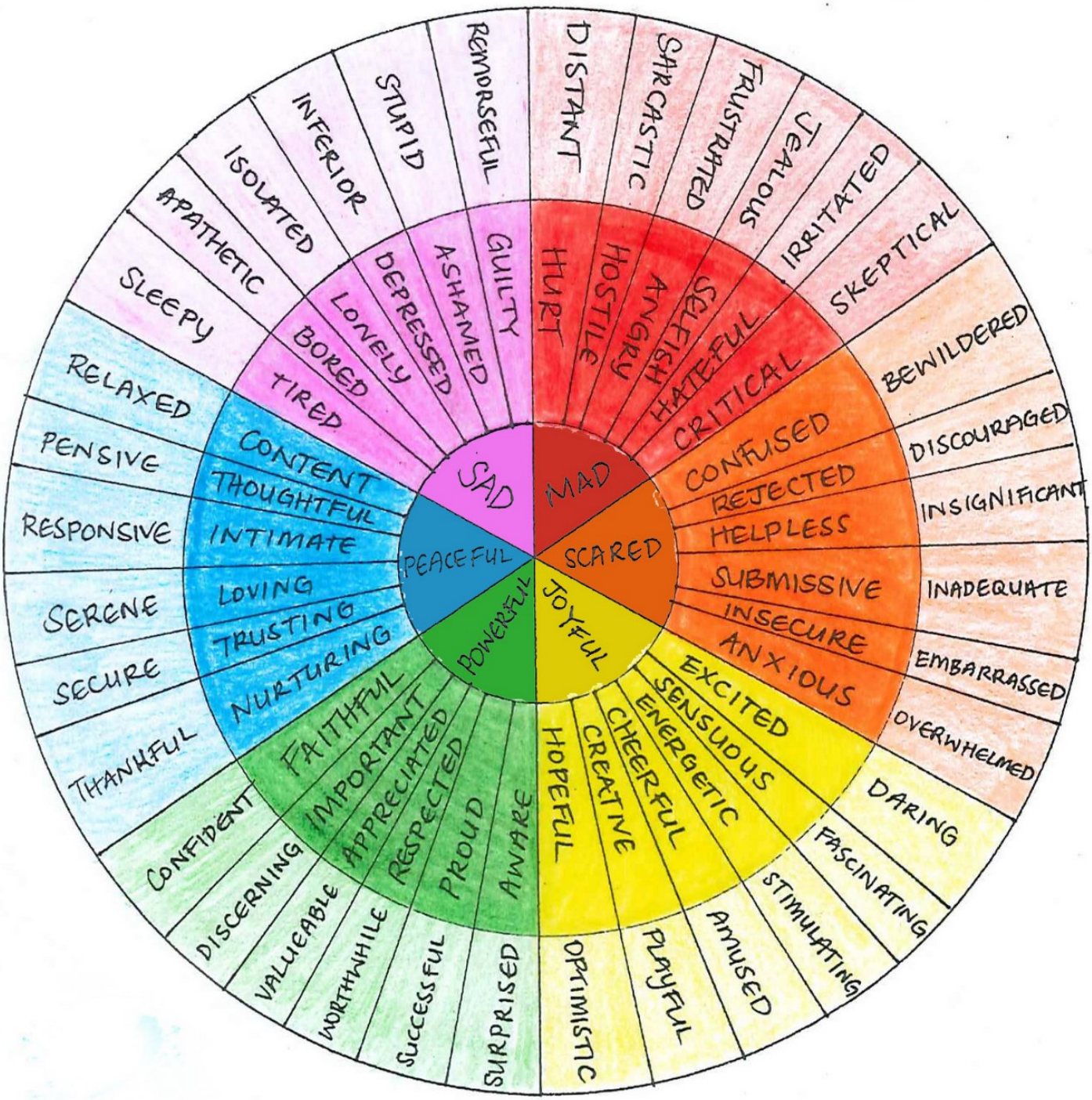
Give some of these affirmations compiled by 'Kaiser Permanente' a go!...

- I am ready.
- My efforts help me succeed.
- I can make a real difference.
- My hard work will pay off.
- I am strong.
- I have the power to make the right choices for me.
- I have faith in my abilities.
- I got this.
- I am grateful for what I can do.
- I am happy to be me.
- My goals are achievable.
- I am confident.
- I will practice self-kindness.
- I am on the right path for me.
- I am thankful for the love in my life.
- I will take action and accomplish my goals.
- Success is mine.
- I will find the good in all things.
- I am always learning.
- I trust myself.
- I will try new things.
- I will turn negative thoughts into positive ones.
- I am safe.
- I love myself.
- Life is beautiful.
- I am powerful.
- I believe in myself.
- It's OK for me to have fun.
- My possibilities are endless.
- I am well-rested and full of energy.
- I am relaxed and at peace.
- I am strong in mind, body, and spirit.
- My life is a gift.
- I deserve love and happiness.
- I care for myself.
- Healthy food fuels my body.
- Today, I will succeed.
- I give myself room to grow.
- Each day is filled with joy.
- I embrace my power.

HOW TO NAIL YOUR MENTAL HEALTH

OBSERVING AND TALKING ABOUT YOUR FEELINGS

This emotions, or feelings, wheel is used to help identify what you are feeling, to come to terms with how you're feeling and, ultimately, become more self-aware and self-compassionate. The saying 'Name it to tame it' is a good motto to live by. Next time you're feeling overwhelmed, or any other big feeling, check out this wheel and give it a go! It is a useful tool when talking with others or when you are journalling about what is happening in your life.



HOW TO NAIL ADULTING

NOTES:

BEING AWARE OF SEX & CONSENT

THINGS TO CONSIDER...

- In a nutshell, sexual consent is when you and your sexual partner both agree to have sex. It's really important to be clear on this before things get too hot and heavy. There's only one way to know for sure if someone has given their consent: if they tell you. It's no good just to assume that the other person is as into it as you are. It's extremely important to check, because any non-consensual sexual activity (even kissing and touching) is harmful and against the law.

- You and your sexual partner can decide at any time that you don't want to keep going, even if the sex stuff has begun. If this happens, both people should stop. It's also good to take notice of your sexual partner's body language. For example, if they seem tense or uncomfortable, pause and ask them how they're feeling. But don't rely on them to notice your body language - speak up and tell them how you're feeling and if you want to stop or take a break.

- There's really no rush to have sex if you're not feeling it. If things are moving along too quickly for you, you could say something like 'Can we slow down?', 'Can we take a break?' or 'Can we stop?'

- If you're really drunk or high, you can't give consent. And if you're sexual in any way with someone who's drunk or high and doesn't know what's going on and therefore can't give informed consent, it's equivalent to raping them. Eek, heavy... but it's important to be safe!

- This info is thanks to Reachout.com. Find it and more here:

http://au.reachout.com/articles/5-things-you-need-to-know-about-sexual-consent

BEING AWARE OF SEX & CONSENT

- Check out this classic YouTube clip about consent. It's a good laugh and super informative!

http:// www.youtube.com/watch?v=fGoWLWS4-kU

AGE OF CONSENT

- Regardless of consent there are also laws about who can have sex. The age of consent is the age at which the law says you can agree (consent) to have sex. If you are under the age of consent, the law says that you cannot legally agree to have sex, and any person that tries to have sex with you has broken the law.

- The age of consent in SA is 17. This means that it is against the law for anyone to have sex with someone who is under 17. For example, an 18 year old who has sex with a 15 year old. Once you turn 17, you can legally have sex with another person who is also aged 17 years or older (provided you both agree to it).

- Where a person is in a position of care or authority, such as a teacher, parent/step-parent, or guardian, counsellor, religious official, medical practitioner or a sports coach, they cannot have sex with a person aged 18 years old or younger who is in their care.

- More information about the age of consent is available through Youth Law Australia, which you can access here:

http:// yla.org.au/sa/topics/health-love-and-sex/sex/

Or through Legal Services Commission of SA, which you can access here:

http:// Lsc.sa.gov.au/cb_pages/young_people_and_sex_and_consent.php

BEING AWARE OF SEXUAL HEALTH SUPPORT

- You can contact any of the services below to talk about anything relating to sex, including; safe sex, if you're not sure what is considered normal in a relationship, or if you are worried you might be pregnant. They are not the police or a government department, and you do not have to give them your name if you don't want to.

Kids Helpline provides free and private counselling to young people up to age 25. You can talk to them about anything that's affecting you at any time, day or night on 1800 55 1800.

http:// kidshelpline.com.au/

1800Respect is a national helpline, providing counselling, information and support. You can call them on 1800 737 732, 24 hours a day, 7 days a week.

http:// www.1800respect.org.au/

Shine SA is a clinic that provides sexual healthcare (safe sex) services and advice. You can them on 1300 883 793 on Monday to Friday from 9am to 12.30pm.

http:// shinesa.org.au/

Does something not feel quite right? Do you suspect you may have a Sexually Transmitted Infection (STI)? Head to a GP. Need a GP?! Get the Hot Doc App or search your area online: http:// www.hotdoc.com.au/

MORE HELPFUL RESOURCES

- Reachout, Sex and Relationships

  http:// au.reachout.com/wellbeing/sex-and-relationships

- Shine SA, Contraception

  http:// www.shinesa.org.au/health-information/contraception/

- Shine SA, STIs

  http:// www.shinesa.org.au/health-information/sexually-transmitted-infections/

BEING AWARE OF SELF-RESPECT

- While it is very important to respect your partner when you are in a relationship, it is equally important to respect yourself too. In fact, self-respect is the foundation of all strong and healthy relationships. When you accept yourself as a whole person, with both flaws and strengths, it changes how others perceive you.
- When you know how much you're worth, you will not let anyone, and not even your partner, treat you as a doormat and that is why you should practice self-respect in all of your relationships: with your partner, friends, parents, and everyone you meet.
- If you lack self-respect you can run into some tough times. Often you'll do anything for someone who doesn't even take notice of you. You might keep making excuses for those who wouldn't think twice about hurting you. You may tolerate abusive partners and nasty people because you remember that one time they really treated you nicely, and you hang on to that feeling of belonging. You may have sex with someone just because you need the attention. Your sex is most likely not fun, or respectful, which means you wont' or don't enjoy it, but instead, use it as a way to feel you belong or are loved.
- If you respect yourself, you believe you're a worthy individual and when you feel worthy, you believe you are deserving of love and respect. When you expect respect from others around you, they start to appreciate you more and take you more seriously. Basically, you are less likely to put yourself in situations that you regret or that have you feeling bad about yourself.
- More information and simple tips for self-esteem can be found here:

http:// kidshealth.org/en/teens/self-esteem.html

HOW TO NAIL ADULTING

NOTES:

HOW TO NAIL EMPLOYMENT

THINGS TO CONSIDER...

I NEED HELP APPLYING FOR WORK...

Do you need help with reading, writing or basic maths? The Reading Writing Hotline can give you information about classes that are close to you, help by mail or computer, they can help with finding teachers and other people who can help and they can suggest websites and books that can help you to learn. Contact them via phone or web:

1300 6 555 06

http:// www.readingwritinghotline.edu.au/

WHAT SHOULD I APPLY FOR?

- The bottom line is that an income is better than no income! Don't be scared to try something new. Something like stacking shelves in a local supermarket brings in money.
- Be proactive and seek that employment. It is pretty uncommon for someone to randomly offer you a job - you need to look for it yourself!
- Ways to find out what jobs are available is by asking at places you're interested in near you. You may see signs in their windows too.
- You can also go to employment agencies or search firms for help. Some examples are:

http:// www.complete-personnel.com.au/

http:// www.workskil.com.au/

- Looking online is also a great option. Some sites that advertise job vacanacies are:

http:// www.jobsearch.com.au/

http:// www.seek.com.au/

HOW TO NAIL EMPLOYMENT

DO YOU KNOW WHAT TAX IS?

Tax is an amount of money that is paid to the government so that it can pay for public services. The Australian Taxation office collects tax on behalf of the government. You may need to pay tax if you get income from:

- a job or running a business
- Centrelink allowances and payments
- other sources (like bank interest).

Taxes are taken from people to pay for services such as:

- health
- education
- defence
- roads and railways
- social security and other payments from Centrelink.

DO YOU HAVE A TAX FILE NUMBER?

If you need to pay tax, you need a tax file number (TFN). A TFN is your personal reference number in the tax and superannuation systems. It is free to apply for.

Your TFN is:

- an important part of your tax and super records
- an important part of your identity - make sure you keep it secure
- yours for life, even if you change your name, change jobs, move interstate or go overseas.

You don't have to have a TFN, but without one you pay more tax. You also won't be able to apply for government benefits, lodge your tax return electronically (online) or get an Australian business number (ABN), which you will want if you choose to create your own business at some point. You can apply at Australia Post or via post. For more information and forms head to the Australian Taxation Office website and go to the 'Individuals' Tab:

http:// www.ato.gov.au

HOW TO NAIL EMPLOYMENT

HELP! I NEED A RESUME...

- Your resume (sometimes called your "CV") is your most important tool when applying for a job. It doesn't matter how qualified you are, or how much experience you have - if your resume is poorly presented or badly written, you're going to have trouble getting the job you want - or even an interview. Take some time and pride in yours!
- Generally it's good to present the information on your resume in this order:

- Contact details (First & Last Name, Phone Number, Email Address & Suburb & Post Code)
- Opening statement (a summary of who you are, where you've studied and/or worked, and what you bring to the job. It should be about six lines long.)
- List of key skills (jobs you've had, your studies, any work placements you've done & any volunteering you've done).
- List of technical/software skills (examples might include Word processing or spreadsheet software, programming languages and tools (e.g., cash registers, EFTPOS).
- Personal attributes/career overview (three to five personal attributes are good if you don't have much work experience. Examples include reliable, honest, trustworthy or quick to learn new things, but make sure you don't include them instead of your key skills).
- Educational qualifications (show your highest level of education. Don't need results unless relevant to your application. Can include captaincies, awards, etc.).
- Employment history/volunteering/work placements (start with the your most recent job and go backwards from there. Give the position title and the dates you worked there No job before? Use work experience or placements or internships that you've done through university or TAFE, as well as volunteer work you've done. Provide a list of the things that you achieved while in that role).
- References/referees (list at least two people who can positively recommend you as an employee. These would be people that you have worked with or a teacher, coach or someone who has known you for a long time. Provide their name, their position title, and a way that they can be contacted.)

HOW TO NAIL YOUR RESUME

WHAT NOT TO INCLUDE ON A RESUME...

- Date of Birth (unless specifically required in the job ad) - The HR manager doesn't need to know how old you are. It's not important for their decision-making, and at worst, it might lead to discrimination based on age.
- Unprofessional Email Address - Do: name.lastname@gmail.com Don't: player69@gmail.com
- Headshot - The HR manager doesn't need to know what you look like in order to evaluate your application, so there's no real need to include it.
- Marital status, religion or nationality - They're all irrelevant as well, and yes, can lead to discrimination.

OTHER THINGS TO CONSIDER...

- 1-2 pages is great.
- You can include your interests and skills such as other languages you are able to speak. Just be sure that they are relevant to the job you are seeking.
- Consider the font and layout of your document. Be sure to use clear, simple fonts and avoid using cluttered or complicated layouts with headers, footers, tables or other items that may not look right when viewed on different computers with varying software versions.
- For templates you can use word processor programs or you could try online such as the free site, Canva: http:// www.canva.com
- For examples of layouts you could also check out a site such as:

  http:// novoresume.com/career-blog/resume-examples
- For examples of resumes for people without work experience check out:

http:// www.youthcentral.vic.gov.au/jobs-and-careers/applying-for-a-job/what-is-a-resume/sample-resumes

HOW TO NAIL ADULTING

NOTES:

HOW TO NAIL TRANSPORT

THINGS TO CONSIDER...

HOW WILL I GET FROM A TO B?

You may be lucky enough to have enough money to buy a car or you may already have a car when you begin your adulting journey. You may also have public transport available to you. Both owning a car and having access to public transport are really great options. Both also come with some things you need to know!

BUYING A CAR

The thought of buying a car is really exciting, but also overwhelming. There are a range of things to think about but one really important factor is knowing there are extra and ongoing costs of owning a car, For tips on buying your first car head to:

http:// www.commbank.com.au/articles/financial-wellbeing/buying-your-first-car-checklist.html

Besides the purchase price of a car, there are seven main costs that can influence how much your car will truly cost you:

- Car loan costs if you don't buy it outright
- Registration & licensing
- Insurance
- Roadside Assistance
- Fuel
- Maintenance costs & servicing
- Depreciation

CAR LOAN COSTS

Being young and not being in the workforce too long, or maybe not at all, you may find it difficult to purchase a car without getting a car loan. Car loan's are great because they help you get something you want BUT they can suck a lot of money out of you!!! Most people shop around before they choose a car - You should also shop around before you choose a car loan! It can save you thousands in interest and help you pay off your car faster. Some tips are in the link above and more that are focused just on car loans are available at this link: http:// moneysmart.gov.au/loans/car-loans

An App called the "Moneysmart Cars App" could be worth grabbing. It could help you work out the real cost of buying and running a car, avoid common car buying traps and identify hidden costs, and find alternate ways to finance a car. Check it out!

http:// moneysmart.gov.au/loans/moneysmart-cars-app

HOW TO NAIL OWNING A CAR

MAINTENANCE COSTS & SERVICING

When it comes to your vehicle, prevention is 1000 times better than cure. Basic upkeep is cheaper than major repairs caused by neglect. There are all sorts of ways to kill a perfectly good vehicle, and one of the most common is to neglect basic maintenance! As a general guideline, most relatively new cars should be serviced every six months or 10,000km, whichever comes first. However, if your car is older it can be worth having an interim service every three months or 5,000km.

Services cost different amounts depending on how many km's you have driven and what needs to be replaced or fixed. It is definitely worth budgeting for ongoing costs of a car! Another option you have is to empower yourself and learn a few things that you can keep an eye on, or sort out yourself.

BASIC CAR SAFETY CHECKLIST

- ✔ Seatbelts — check tension and belt buckle operation
- ✔ External Lights — replace bulbs if necessary
- ✔ Handbrake — ensure that it can hold the vehicle on a slope
- ✔ Windscreens & mirrors — check windscreens and mirrors for cracks
- ✔ Windscreen wipers — check wear on wiper blades, replace if necessary
- ✔ Horn — ensure this works
- ✔ Fluids — check engine oil and engine coolant levels
- ✔ Tyres — ensure tyres are at the correct pressures, check treadwear
- ✔ Spare tyre & jack — ensure they are operational, check toolkit

The checklist above gives ideas of things to check every now and then. Some of these things can't be fixed by you! If you realise that you have an issue with any of them though, you can be proactive and ask someone who knows how to fix it, or you know it's time to book it in to a mechanic. A crash repairer may also be an option. You can pop into a mechanic or crash repairer, or give them a call, and ask what your options are and what it will cost you!

HOW TO NAIL OWNING A CAR

REGISTRATION & LICENSING

Any car driven on a public road must be registered with Service SA and driven by a licensed driver. Registration will cost you an upfront fee as well as an ongoing annual or semi-annual fee. You'll also need to pay to have your driver's licence renewed every few years. Included in the cost of registration is the CTP (compulsory third party) car insurance premium which covers compensation payments for people injured or killed in a motor vehicle accident. It doesn't cover the cost of damaged vehicles and property, or damage to - or loss of - your vehicle. You'll need added car insurance for that!
Rego fees are different for different cars. For more info and a calculator for what you might have to pay, call Service SA, head to a Service SA centre or SA.GOV.AU:

http:// www.sa.gov.au/topics/driving-and-transport/motoring-fees/vehicle-registration-fees

13 10 84

For all info on your driver's license - aka getting it, fees, and sooooo on... head to this super informative link at SA.GOV.AU

http:// www.sa.gov.au/topics/driving-and-transport/motoring-fees/driver-s-licence-and-permit-fees

INSURANCE

Insuranceeeeeeee.... waaaaaa.... whyyyy?!!! Here is a great clip explaining just that...

http:// www.youtube.com/watch?v=PrStZzTpWj4

Unfortunately, young and new drivers will often face tough premiums when they take out car insurance for the first time. If you look at the statistics, it tells you a bit of a story why. FYI young males are considered, by car insurers, as the most 'at risk' of being involved in a motor vehicle accident. Far out!... rego, license, insurance... ka-ching, ka-ching... What on Earth is a premium??! Well, it's the amount you pay an insurer for insurance cover. It reflects what the insurer believes is the likelihood you will make a claim- which is what they call it when you ring them to say you have had a crash or someone has damaged your car, for example. You can actually influence your premium by keeping a 'clean' driving record. Looking for insurers that specialise in policies for young drivers- and getting at least 3 different quotes is a good way to ensure you don't pay more than you have to! You can compare quotes through this link:

http:// www.iselect.com.au/car-insurance/

Other tips include choose a safe, economical car - the more expensive your vehicle, the more costly your car insurance is likely to be. Installing a safety device like an immobiliser or alarm may qualify you for a discount. Report any modifications you make to your vehicle AND IMPORTANTLY, read the fine print of your policy and be clear on your coverage obligations.

HOW TO NAIL OWNING A CAR

ROADSIDE ASSISTANCE

RAA, (which stands for The Royal Automobile Association of South Australia) is a service that provides 24-hour emergency breakdown assistance, vehicle inspections, road safety advice, road rules information, technical advice, travel services, security, tour planning, accommodation booking and is also an insurance company. Starting from $105 a year, RAA is a bit of piece of mind for when you break down on the side of the road or lock your keys in the car. They can also jump-start your car or change your tyre for you if you don't want to- or don't know how to! Even if you choose not to become a member, the RAA website is full of really useful information- like REALLY useful! You can find out more about RAA at the link or by calling this number:

http:// samotor.raa.com.au/

8202 4600

GET THE RAA APP

Available for both Apple and Android smartphones, the myRAA app makes it easy to get real-time fuel prices, search the latest member offers, request a Road Service call-out, get notified of one-time deals and enter competitions. It even comes with a digital membership card. Head to the website or your App Store,

FUEL

It is difficult to know how much you will spend on fuel as it will depend on what car you drive, how far you drive and whether it runs on gas, petrol or diesel. There are apps available that help you find the best priced fuel such as what is listed here:.

http:// www.cbs.sa.gov.au/fuel-pricing-apps-and-websites

Never put fuel in a car before? So many things: which side do I need to go on, how do I take my petrol cap off, which colour nozzle, how do I get the thing off the thing, how does the fuel person know how much petrol I've used?... That's cool- we have your back. Check out how to do it by following these simple steps:

http:// www.ingenie.com/young-drivers-guide/how-to-fill-up-a-car-with-petrol

Heads up - cars don't like being filled with the wrong fuel!!!!! Be sure you know what you need to fill it with- it usually tells you inside the fuel cap! Phew!

HOW TO NAIL OWNING A CAR

TYRES CHECKLIST

- ✔ Tyre pressures
- ✔ Treadwear and tread depth
- ✔ Spare tyre
- ✔ Car jack and tools

Did you know that having your tyres inflated to the correct pressure increases the life of your tyres and reduces fuel consumption?! Sing it with us "Pump it up, you got to pump it up!" Tyre gauges are cheap and easy to use if you want to buy one, otherwise servo's have a pump where you can check the pressure also.

How do I know what pressure they should be?! Argh! You can find the recommended tyre pressure for your vehicle in your car handbook or printed either in the 'sill' of the driver's door or on the inside of the fuel tank flap. If you feel your car pulling to one side when you drive, you may be overdue for a wheel alignment and balance as well. ALSO a good way to extend the life of all your tyres is to have them rotated regularly to reduce uneven wear. You can ask the mechanic to do this when they do a service. It's cheaper than buying new tyres. Tyres can cost anywhere between $100-$300! This depends on the type of car you have and whether you choose a budget or premium tyre.

Um, why do I need to worry about tread on my tyres and how do I know how much tread my tyres should have?! This is like a whole other language!! It's cool- we said it before- we have your back! Check out this cool trick (includes instructions and a video - phew!) at this website:

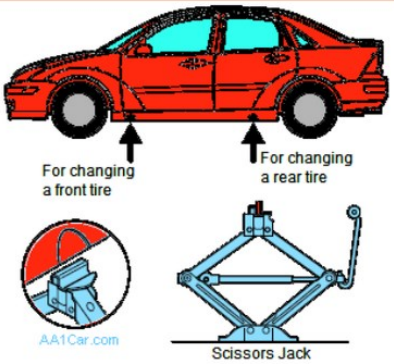
http:// www.motorama.com.au/blog/servicing-tips/top-tech-tip-tyre-tread/

ALWAYS make sure you have a sparey if you are doing a big trip- so like anywhere on the EP or between Adelaide and EP!! Ok, just make sure you always have one! A spare tyre is as essential as a weekend midnight Maccas run! Does that ring urgency?! AND PLEEEEEASE make sure it is in as good condition as the tyres on your car- you know, like pumped up with no holes in it! Your car may have a 'space saver' tyre, which is like a little mini tyre just to get you out of trouble- keep in mind you can only drive 80km per hour on a space saver - so you won't be able to fang it from Adelaide back to the EP!

Changing a flat tyre is one of those life skills that everyone should know. It's not difficult if you follow a few basic steps, have the right gear and know how to use it. Make sure you have a jack and wheel brace/wrench/spanner that fits your tyres. Check out this site for step-by-step instructions and info:

http:// www.bridgestonetire.com/tread-and-trend/drivers-ed/how-to-change-a-flat-tire#

Be sure you consider your safety when you are changing a tyre. Consider things like getting your car as far off the road as possible and ensuring the ground is as flat as possible. Pop your hazard lights on and be sure your jack is in the correct position. Check out this pic to the right for tips!



As touched on before, you CAN call RAA if you are a member and they will come change it for you! Sometimes you need to wait a while though- especially if you are in the middle of nowhere!

HOW TO NAIL OWNING A CAR

POPPING THE BONNET

http://www.yourmechanic.com/article/how-to-open-your-car-hood-by-joyce-morse

LIGHTS CHECKLIST

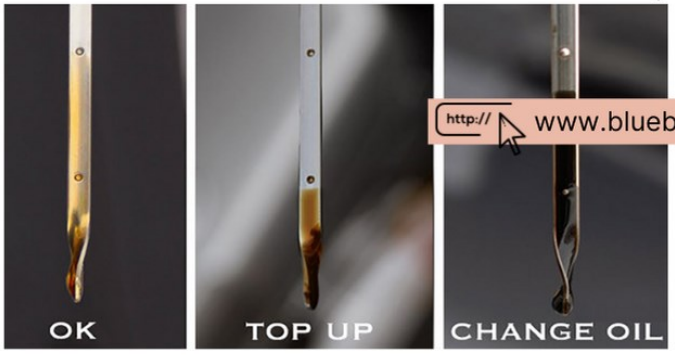
- ✔ Headlights
- ✔ Indicators/hazard lights
- ✔ Brake lights
- ✔ Reverse lights
- ✔ Park & Fog lights

Lights are an essential part of your car! They are important for safety- imagine braking and the person behind you can't tell... SMASH! Get someone to help you out every now and then to check that your lights are working. If something isn't working you could pop into a store like 'Supacheap Auto' for example and ask for advice on how to fix it. Some you can do yourself if you Google!

FLUIDS CHECKLIST

- ✔ Engine oil
- ✔ Radiator coolant
- ✔ Brake fluid
- ✔ Power steering fluid
- ✔ Windscreen washer fluid
- ✔ Clutch fluid (manual cars)
- ✔ Gearbox oil
- ✔ Differential fluid

Ever heard of cars 'running hot'?! If your car suddenly overheats, which you will know because your temperature gauge will point to hot, stop ASAP, because the longer you keep going, the more damage you can cause and the more it will cost you! It is usually due to a lack of fluid! If this happens to you, DO NOT open any of the fluid caps because if there is fluid in the car it can spit out and burn you!! Best thing to do is call RAA or someone who can come check it out once it cools down. Most cars will use engine oil, radiator coolant, automatic transmission fluid, windscreen washer fluid, brake fluid, clutch fluid, power steering fluid, battery electrolyte fluid (distilled water) and possibly more depending on the vehicle type. If you are not paying for services you should be checking fluids regularly, and replacing them when needed. Some are straightforward, such as the windscreen washer fluid! Pop your bonnet and find the cap with the windscreen wiper symbol - something like the one on the right. Pop windscreen washer fluid in, or you can use water. Checking your oil is relatively easy. Check your car manual to work out which is the oil 'dipstick' if you can' tell by looking under your bonnet.



This guide to the left is of what you will expect to see. Instructions on how to check can be found here:

http://www.bluebadgeinsurance.com.au/how-to-check-the-oil-in-your-vehicle/

A word on wipers... In Australia's harsh climate, wiper blades should be changed at least once a year - and sooner if you're having trouble seeing through your windscreen properly. Here's how you can DIY - grab some newy's from somewhere like Supacheap Auto!

http://www.autobarn.com.au/ab/know-how/changing-windscreen-wiper-blades

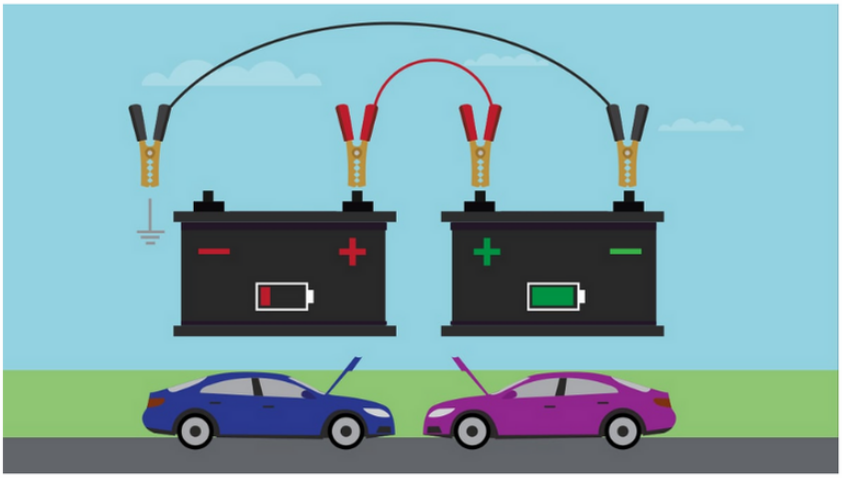
HOW TO NAIL OWNING A CAR

CAR BATTERIES

Car batteries have a habit of conking out when you need them most, so it pays to (a) keep track of how old they are, (b) check the terminals for corrosion whenever you open the bonnet and (c) top up the battery fluid when necessary. Use distilled water and don't overfill. If you don't use your car very often it can result in battery drain, so always run your car now and again. And be careful of that flaky powder around a corroded battery terminal – it's dangerously acidic. It is not recommended to change your own battery, FYI!

If you end up with a flat battery, which can happen by sitting in a car that has the ignition off, but the radio on, for example, then you can 'jump start' it. For steps on how to do it, go to:

http:// www.theaa.com/breakdown-cover/advice/using-jump-leads



An example of which clamps need to go where is also in the image to the left! Another useful thing you can also buy is a "Jump Start Battery Pack", which can charge your battery without the use of another car. If you can afford one they are worth it - or you could ask for one for your birthday! They're good for peace of mind!

CAR DEPRECIATION

Don't forget that cars are a depreciating asset; which means, you can't expect to sell it for more than you bought it! The older it is and the more kilometres it's done, the lower the car's value. Unless it's a collectable car, like Mr Bean actor Rowan Atkinson's McLaren F1 - which is believed to have sold for a £7 million profit ($15 million Aussie bucks) - cars are not a good investment!

For some perspective, depreciation is the single biggest cost of car ownership in Australia - bigger than fuel, servicing or insurance. Cars with typical depreciation rates might lose up to 58% of their value in three years, 49% in four years and 40% in five years. Something else to keep in mind!!

HOW TO NAIL PUBLIC TRANSPORT

Catching public transport has a range of benefits. It actually may be up to four times cheaper than travelling in your car if you consider the cost of buying, maintaining and running your car - eek we have just been through all that doom and gloom! AND you don't have to worry about finding and potentially PAYING for a park - blergh! You also get to do a bit of exercise when you walk to and from your transport to your destination and you get to read, study, etc when you aren't driving.

FIND YOURSELF A MAP, APP & TIMETABLE

Basic, yet oh so important. Find yourself a map that shows all the public transport options and LEARN TO USE IT. If you are heading to Adelaide you have access to trains, buses and trams. A great place to start when it comes to learning about public transport is to head to the Adelaide Metro website: http:// adelaidemetro.com.au/

There are smartphone apps that help you plan routes and show timetables as well as maps: http:// adelaidemetro.com.au/Timetables2/Public-transport-apps

Timetables are ESSENTIAL!!!! You can work out what time you need to be at your closest stop and what time you will get off at the destination you are going. Sometimes you may find that you might have to swap buses or transport as well. This is where the map with the routes and the timetables are useful! You can find timetables here: http:// adelaidemetro.com.au/Timetables2

You can tell which bus is which as it will have a number on it and sometimes the name of the place it is heading to. This is how you know which one to get on.

It will cost money to catch public transport. There are lots of different fares and you will be able to work out which ones relate to your circumstances:

http:// adelaidemetro.com.au/Tickets-Fares/Fares

Not sure on what you're doing?! Ask questions!! Other public transport users will be able to help you, or you can visit this link to see the FAQ's:

http:// adelaidemetro.com.au/FAQs

Finally, PRACTICE! Do a test run when you are not under time constraints & learn how to use the system! It's easy once you've done it a few times!

HOW TO NAIL ADULTING

NOTES:

How to nail Time Management

Things to consider...

Time management is about planning and controlling the amount of time you spend on specific tasks. It allows for time spent on specific activities and ensuring that you can fit in all the activities in the time available to you.

Effective time management allows you to complete more in less time, because your attention is focused and you're not wasting time on distractions (such as social media or Netflix, ahem!). Efficient use of time helps reduce stress and can provide a sense of achievement by fulfilling goals. Using time efficiently helps you achieve what you need to in a timely manner which can mean more time free for pursuing activities that are important to you such as sports, hobbies and spending time with friends and family.

Being punctual strengthens and reveals your reliability

If you tell someone that you will meet them at a certain time, you have essentially made them a promise. If you say you'll be there at 8:00, and yet arrive at 8:15, you have essentially broken that promise. Being on time shows others that you are able to be true to your word.

Being punctual shows you are dependable

People know they can rely on a punctual person- if they say they will be there, they'll be there. If you are not punctual, others cannot depend on you – they do not know where you will be when they need you.

Being punctual shows your respect for others

Being late is a selfish act because it puts your needs above another's. You may want an extra minute to do what you'd like, but in gaining that minute for yourself, you take a minute from someone else.

A big heads up- Good time management is one of the most desirable skills for employment! Benjamin Franklin once said to an employee who was always late, but always ready with an excuse:

"I have generally found that the man who is good at an excuse is good for nothing else."

HOW TO NAIL TIME MANAGEMENT

TIPS

- Avoid multi-tasking - divided attention is an inefficient way to achieve things. Focus on one task at a time for maximum productivity.
- Reduce distractions - during time scheduled for work/study/important jobs, make sure you put away unnecessary devices such as mobile phones, and switch off social media notifications. Distractions can also come from internal feelings such as hunger or tiredness, so ensure you're getting adequate sleep and have snacks and water on hand.
- Take regular breaks - working on something for too long can lead to lost focus. Short breaks every half hour or so can help you recharge. Consider having a change of scene, such as a short walk or a drink in the backyard. Just make sure you don't get side-tracked and don't return to what you need to be doing!
- Get cranking ASAP - Start what you know you need to do as early as possible. This gives you more time to complete the task. Also, people vary as to when they're most productive, so tackle challenging tasks during your best time, and leave easier ones, like general house chores, when you're not at your peak.
- Set a timer for two minutes if you're feeling unmotivated - there's a good chance that once you've started, you'll continue working after the two minutes are over.
- Keep a time log for a few days - track the time you spend on each activity. This can show you places where you could use time more effectively.
- Make checklists of all you need to do - writing things down helps you to remember and prioritise tasks.
- Learn to say no. With endless ways you can spend your time, say no to activities that don't fit with your priorities. Here's a few extra tips for those of you who are studying:

Goal setting
Students who set exciting goals invest their time in ways that lead to achieving those goals.

Reduce distractions
Put away unnecessary devices such as mobile phones, and switch off social media notifications.

Reward achievement
When students achieve goals, it's important they're rewarded for their efforts in managing their time effectively.

Set time limits
Allocate specific times to tasks and then stick to those times. When time runs out, move on to the next task.

Have a clock nearby
Make sure you have a clock close by to monitor your time and set deadlines.

Master schedule
Block out chunks of time for study and assignments in addition to extracurricular activities and work commitments.

HOW TO NAIL ADULTING

NOTES:

HOW TO NAIL GOAL SETTING

"THE TROUBLE WITH NOT HAVING A GOAL IS THAT YOU CAN SPEND YOUR LIFE RUNNING UP AND DOWN THE FIELD AND NEVER SCORE"

- Bill Copeland

We've all set goals for different things in our lives - big or little - maybe one of your goals has been to get out of bed before midday on a Sunday... and maybe you have achieved your goals with different levels of success. Maybe you achieve some goals, but not others... And you probably don't know exactly why you have succeeded sometimes and not others. Luckily there is a cool tool for setting and achieving goals - it's called setting SMART goals! SMART goals help you clarify your ideas, focus your efforts, use your time and resources productively, and increase your chances of achieving what you want in life - yassss please!

For more info about SMART goals you can flick to the next page where we will break it all down, otherwise you could head to this link:

https://www.youtube.com/watch?v=yA53yhiOe04

HOW TO NAIL S.M.A.R.T GOAL SETTING

1 - SPECIFIC

Your goal should be clear and specific, otherwise you won't be able to focus your efforts or feel truly motivated to achieve it. Basically if you don't even know what you're trying to achieve, you pretty much can't be naffed giving it a go!
When choosing your goal, try to answer the five "W" questions:

- What do I want to accomplish?
- Why is this goal important?
- Who is involved?
- Where is it located?
- Which resources or limits are involved?

For example, imagine that you are currently in a casual work role, and you'd like to become permanent or get a promotion to secure more income. A specific goal could be, "I want to gain permanency or a promotion so that I can secure a better income and build my career."

2 - MEASURABLE

It's important to have measurable goals, so that you can track your progress and stay motivated. Assessing progress helps you to stay focused, meet your deadlines, and feel the excitement of getting closer to achieving your goal. A measurable goal should ask the following simple questions:

- How much?
- How many?
- How will I know when it is accomplished?

For example, you can easily measure whether you have become permanent or recieved a promotion because your payslip will tell you! You will possibly have a bit more responsibility as well.

HOW TO NAIL S.M.A.R.T GOAL SETTING

3 – ACHIEVABLE

Your goal also needs to be realistic and attainable to be successful. In other words, it should stretch your abilities but still remain possible. When you set an achievable goal, you may be able to identify previously overlooked opportunities or resources that can bring you closer to it. An achievable goal will usually answer questions such as:

- How can I accomplish this goal?
- How realistic is the goal, based on other constraints, such as my abilities or qualifications?

You might need to ask yourself whether getting a promotion or becoming permanent is realistic, based on your existing experience and qualifications. For example, do you have the time to complete the required training effectively? Are the necessary resources available to you? Can you afford to do it?

Keep in mind that a goal like "Get that promotion!" depends on who else applies, and on the recruiter's decision. But "Get the experience and training that I need to be considered for that promotion" is entirely down to you. You may want to consider this at this point.

4 – RELEVANT

This step is about ensuring that your goal matters to you, and that it also aligns with other relevant goals. We all need support and assistance in achieving our goals, but it's important to retain control over them. So, make sure that your plans drive everyone forward, but that you're still responsible for achieving your own goal.
A relevant goal can answer "yes" to these questions:

- Does this seem worthwhile?
- Is this the right time?
- Does this match our other efforts/needs?
- Am I the right person to reach this goal?

You might want to gain the skills to be promoted, but is it the right time to undertake the required training, or work toward additional qualifications? Are you sure that you're the right person for the role?

HOW TO NAIL S.M.A.R.T GOAL SETTING

S - TIME BOUND

Every goal needs a target date, so that you have a deadline to focus on and something to work toward. This part of the SMART goal criteria helps to prevent everyday tasks from taking priority over your longer-term goals. A time-bound goal will usually answer these questions:

- When?
- What can I do six months from now?
- What can I do six weeks from now?
- What can I do today?

Gaining the skills for a promo may require additional training or experience , as we mentioned earlier. How long will it take you to acquire these skills? Do you need further training, so that you're eligible for certain qualifications? It's important to give yourself a realistic time frame for accomplishing the smaller goals that are necessary to achieving your final objective.

USING SMART GOAL SETTING FOR LIFE!

Try setting SMART goals for different parts of your life. You could use them to help you plan a trip back to the EP if you have moved to Adelaide, or any travel you might plan! You can make your travel plans specific, measurable, achievable, relevant, and time bound. Other examples of personal goals include: "I want to stay fit & healthy", "I want to learn a new language", "I am going to volunteer for a charity" or "I will take a 20-minute walk on my lunch break 4 times a week".

If one of your goals is to improve your physical health and reduce stress, this is a great example of a personal SMART goal to set... Going for a walk on your lunch break can help you to keep fit, whilst also refreshing the mind.... goals set... TA-DAAAA!

- S - the goal is to improve your physical health
- M - every day for 20 minutes
- A - easily attainable
- R - very relevant if looking to improve health
- T - 4 times per week (forever)

HOW TO NAIL ADULTING

NOTES:

HOW TO NAIL RANDOM ADULTY STUFF

STORING PASSWORDS

It seems the older you get the more random accounts you have you things. Think Netflix, banking, bank card, other bank card, phone, computer, email.... arghh it's never ending! If you're using a different password for all the sites and apps you're signed up for (and you really should), there are only so many combinations of letters and numbers you can hold in your head at once. The good news is there are plenty of tools out there to remember your passwords and secure them for you - phew! Check out this Gizmodo article for 5 options for storing those pesky passwords!

http:// gizmodo.com/the-5-best-ways-to-store-passwords-safely-1782047318

If you are insistent that you need to have them written down, here are a few tips on how to be a bit tricky to fool others into thinking they have your information, but in reality they only have part of it...

- Use a password phrase that is backwards - For example, if your password is the word "password" (which, it should never be! aha!), then you can change this up a bit. You can write down the word password, knowing you are going to change it to where it reads backwards, and becomes "drowssap."
- Write yourself a hint as to what your username and password are. This way, you don't write down the exact phrase, but it should be something which only you know. For example, don't make your password the name of your first dog, and as your hint, write "name of first dog." If you use the name of your dog, put in something that reminds you of them, like "tennis balls" or "bacon."
- Some people like to put a word down, but know that it only contains the password within the word. For example, you might write "eyre peninsula," but know that your password only contains the non-vowels within this word, so the password then would be "yrpnnsl."

There are plenty of other ideas online, and some are easier to work with than others. Just remember, when writing down your password offline, your password should be something which you will know right away, but you make it very difficult for someone else to figure out in case it ever falls into the wrong hands.

AAANNNND PLEEEEASE just remember that you should never keep just one copy of this list. You should secure a second list somewhere, in case this list ever does get lost. For obvious reasons, they should not be kept in the same exact location, but only you and maybe a loved one should know where it is.

HOW TO NAIL RANDOM ADULTY STUFF

LIFESKILLS

Here's an awesome site that gives you info and resources that help you learn and develop the skills you need to make the most of everyday life: http:// www.skillsyouneed.com/

TIE A TIE

Did you know that there are 17 different ways to tie a tie knot?! Na, we didn't either until we went to find instructions for you! Well, now you can choose from the 17 options here... http:// www.realmenrealstyle.com/how-to-tie-a-tie/

HOW TO CHANGE A LIGHT BULB

Did you know that there are also different types of lightbulbs?! We have added a link here for you to coach through the process of changing a lightbulb, but just a tip- once you have turned the power off to the light at the light switch, carefully take the broken/blown bulb out, look at the type of 'end' it - some pop in and out, some screw in and out and so on. Then have a look at the actual globe and it will usually tell you how many watts, or how bright, it is. Take note of these details and head to the supermarket to grab a newy. If you can't find one there it may be an IKEA bulb or you may have to pop into an electrical or lighting shop! Good luck... here's the how'to...

http:// www.wikihow.com/Change-a-Light-Bulb

LIGHT A FIRE

We're not thinking all Bear Grylls or anything, but it's nice to know how to create a decent and safe fire! Grab some stumps/logs, kindling (sticks and dry leaves), maybe some old newspapers, a lighter, etc... instructions are here:

http:// www.instructables.com/How-To-Start-A-Fire-1/

OWN A RESPECTABLE OUTFIT

We all need at least ONE respectable outfit, you know, the one that you wear for the job interview. Other things to consider to ensure you have a respectable appearance is that you look neat - facial hair is ok - just ensure it's tidy! Here's some tips here:

http:// www.thebalancecareers.com/best-interview-attire-for-every-type-of-interview-20613641/

HOW TO NAIL RANDOM ADULTY STUFF

BASIC SEWING

There are sooooo many YouTube clips to teach you how to sew. We don't mean whipping up all your own outfits- we are talking about replacing a button that has popped off, or mending a tear, or hemming up pants that are too long. Being able to do these things can ensure you don't have to spend money on getting them repaired by someone else, or money on a whole new item of clothing. A good site with basics for you is here:

http:// www.allfreesewing.com/Sewing-Tips-and-Tricks/What-are-Basic-Sewing-Skills

OPERATE YOUR HOUSEHOLD APPLIANCES

Some of you may have not ever realised how many appliances you have in your house - there's a microwave, a fridge, a freezer, maybe a dishwasher, maybe a dryer, there's a washing machine, an oven, a stove.... you name it, there's nearly an appliance for everything! Now, we can't tell you how to operate YOUR appliance because they are all different. What we can tell you though is that pretty much allllll appliance manuals are available online. This means if you get an error code or something just is not working, you can look at your appliance, google the brand and if you can even identify the model with writing on the appliance, you should be able to find the manual and sort out the problem yourself. You do need to clean and maintain your appliances. Washing machines need to be cleaned monthly, dryers need lint removed every time they are used and so on. The longer you leave things, the harder they are to clean and sometimes they can also become a bit dangerous.

BASIC FIRST AID

We should all know how to do basic first aid. If you learn the basics of first aid, you might one day save the life of a loved one, colleague or stranger. First aid might involve a simple action, such as placing a person in the correct position to breathe freely. It might involve a more skilled activity, such as cardiopulmonary resuscitation (CPR) if they have stopped breathing. Either way it is empowering to know that you can help if end up in a situation where an accident or event has happened. You can learn bits and pieces online but you REALLY should do proper training to ensure that you not only learn the correct processes, but you also get certification which is great on your resume and sometimes essential for some jobs. You can find more info here:

http:// www.healthdirect.gov.au/first-aid

HOW TO NAIL RANDOM ADULTY STUFF

JOB INTERVIEWS

Does the thought of going to a job interview scare the bejeepers out of you? Yeah, we understand! There are some tips for do's and dont's that can help you be prepared for when the opportunity comes! Check out this website for stacks of useful information:

http://www.thebalancecareers.com/best-interview-attire-for-every-type-of-interview-2061364/

And GOOD LUCK for when the time comes for your first job interview!

SOCIAL ETIQUETTE

Etiquette is not just about which fork to use. It's showing respect for yourself and everyone else in your little corner of the planet. There are general rules of etiquette that work all the time, while there are others that are specific to each situation. It's important to know the basics of good manners, regardless of where you go. Here's a fantastic list of tips that can help you make and keep friends, as well as employment:

http://https://www.thespruce.com/social-etiquette-tips-1216646

CONVERSATIONS & PHONE CALLS

Being able to have a conversation with someone is super important. There are MANY benefits of being able to converse with others. If you are wondering what some are, check out this link:

http://awkwardsilence.com.au/blog/20-benefits-of-conversation

Many people worry about having conversations. No matter how shy or social you may be, there comes a point in every conversation with a new acquaintance where you draw blank. Instead of having a panic attack and trying to think up a quick excuse to walk away, here are a couple of links with practical tips to keep a conversation going:

http://www.skillsyouneed.com/ips/conversational-skills.html

http://www.lifehack.org/articles/communication/10-practical-tips-keep-conversation-going.html

But, what about phone calls? Yeah, we thought you might ask that. Phones are still a useful and common way to communicate. Even if you try to avoid making calls as much as possible, there are times when you can't avoid it – such as if you're asked to participate in a phone interview or need to talk to your grandmother who doesn't understand how to text. Don't stress! Here's some tips to help you make phone calls with confidence:

http://https://www.skillsyouneed.com/rhubarb/make-better-phone-calls.html

HOW TO NAIL ADULTING

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A VERY BIG

THANK YOU

Thank you to the young adults who put their time and effort into this project.
Thank you to the funders & supporters:

West Coast Youth&Community Support

City of Port Lincoln
Seafood Capital of Australia

District Council of Lower Eyre Peninsula

Local Government Association of South Australia

Government of South Australia
Department of Human Services

For 24/7 Support Call:

LIFELINE: 131 114

BEYOND BLUE: 1300 224 636

SUICIDE CALLBACK SERVICE: 1300 659 467

KIDS HELPLINE: 1800 55 1800