

# CAREER and Enterprise

## Career and Enterprise - Foundation 12

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Career and Enterprise - Foundation 12

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Foundation 12

# New Career and Enterprise resources for 2016

## WACE Career and Enterprise and Workplace Learning programs

New resources for 2016 & 2017

### New

Available mid-July 2016

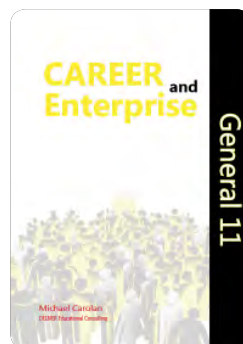
- **Career and Enterprise: Foundation 12**  
Full colour text/workbook. Approx 268 pages  
Price \$49.50 (ISBN: 978-1-925172-27-0)  
Fully reproducible e-version master also available to schools which enables students to use writeable PDF files.



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Now available for 2016: Check for samples on web

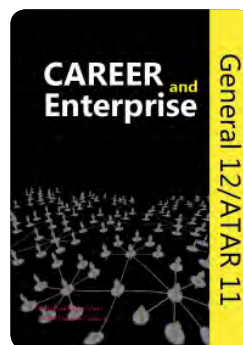
- **Career and Enterprise: CAE - General 11**  
Full colour text/workbook. 314 pages  
Price \$52 (ISBN: 978-1-925172-25-6)  
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- **Career and Enterprise: CAE - General 12/ATAR11**  
Full colour text/workbook. 354 pages.  
Price \$55 (ISBN: 978-1-925172-26-3)  
Fully reproducible e-version master also available to schools which enables students to use writeable PDF files.



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Available for 2017

- **Career and Enterprise: Foundation 11**  
(ISBN: 978-1-925172-28-7)
- **Career and Enterprise: CAE - ATAR12**  
ISBN: 978-1-925172-29-4



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### Current resource list: 2016 (\* = new)

#### WACE Career and Enterprise (PDF e-versions also available)

- \* Career and Enterprise General 11
- \* Career and Enterprise General 12/ATAR 11
- \* Career and Enterprise ATAR 12 (available for 2017)
- \* Career and Enterprise Foundation 12 (available mid July 2016)
- \* Career and Enterprise Foundation 11 ((available for 2017)

#### Career pathways, work education and personal development (PDF e-versions also available)

- > Career Pathways
- > Work Experience Journal
- > Work Placement Journal
- > Personal Development Activity Planner: Introductory
- > Personal Development Project Planner: Advanced

#### Industry-specific resources (PDF e-versions also available)

- > Community Services Foundation
- > Community Services Intermediate
- > Retail Foundation
- > Retail Intermediate

#### Industry and Enterprise

- > I&E Unit 1: Workplace Participation 3ed (& e-version)
- \* I&E 1&2: Towards an Enterprising You 4ed
- > I&E 3&4: Towards an Enterprising Australia 3ed

#### VCAL and Applied Learning (Master sets also available)

- \* Literacy - Intermediate 3ed Workbook/text & Activities booklet (revised for 2016) !!!also new e-version!!!
- \* Literacy - Senior Workbook/text & Activities booklet (new 2016) !!!also new e-version!!!
- > Numeracy - Intermediate Workbook/text & Activities booklet
- \* Numeracy - Senior Workbook/text & Activities booklet (new 2016)
- \* Personal Development - Intermediate 3ed Workbook/text & Activities booklet (new colour ed 2016)
- \* Personal Development - Senior 2ed Workbook/text & Activities booklet (new colour ed 2016)
- > Work Related Skills - Foundation Workbook/text & Activities booklet
- \* Work Related Skills - Intermediate 3ed Workbook/text and Activities booklet (new colour ed 2016)
- > Work Related Skills - Senior 2ed Workbook/text & Activities booklet

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## Order form: Current from Term 3, 2016 (Note: All prices are GST inc.)

<b>WACE: Career and Enterprise</b>	<b>Printed text</b>	<b>e-version master</b>	<b>Total</b>
<b>Career and Enterprise Foundation 12 (mid-July '16)</b>	_____ @ \$49.50	_____ @ \$595	_____
Career and Enterprise General 11	_____ @ \$52	_____ @ \$660	_____
Career and Enterprise General 12/ATAR 11	_____ @ \$55	_____ @ \$660	_____

<b>Careers, Work Education &amp; Personal Development</b>	<b>Printed text</b>	<b>e-version master</b>	<b>Total</b>
Career Pathways 2015	_____ @ \$35	_____ @ \$440	_____
Work Experience Journal 2015	_____ @ \$20	_____ @ \$165	_____
Work Placement Journal 2015	_____ @ \$27.50	_____ @ \$220	_____
Personal Development Activity Planner: Introductory 2015	_____ @ \$25	_____ @ \$165	_____
Personal Development Project Planner: Advanced 2015	_____ @ \$27.50	_____ @ \$220	_____

<b>Industry and Enterprise</b>	<b>Printed text</b>	<b>e-version master</b>	<b>Total</b>
I&E Unit 1: Workplace Participation 3ed. 2015	_____ @ \$33	_____ @ \$440	_____
I&E Units 1&2: Towards an Enterprising You 4ed. 2015	_____ @ \$42.50	na	_____
I&E Units 3&4: Towards an Enterprising Australia 3ed. 2012	_____ @ \$59.95	na	_____

<b>Industry-Specific Resources</b>	<b>Printed text</b>	<b>e-version master</b>	<b>Total</b>
Retail - Foundation 2014	_____ @ \$33	_____ @ \$165	_____
Retail - Intermediate 2014	_____ @ \$33	_____ @ \$165	_____
Community Services - Foundation 2015	_____ @ \$33	_____ @ \$165	_____
Community Services - Intermediate 2015	_____ @ \$33	_____ @ \$165	_____

<b>VCAL/ Applied Learning Resource Sets</b>	<b>Printed text/workbook</b>	<b>Printed activities book</b>	<b>CD Master text/workbook</b>	<b>CD Master activities book</b>	<b>Combined CD master sets</b>	<b>or license with master e-version</b>
<b>Literacy - Intermediate 3ed.</b> New 2016	_____ @ \$35	_____ @ \$27.50	_____ @ \$165	_____ @ \$77	or _____ @ \$220	or _____ @ \$330
<b>Literacy - Senior</b> New 2016	_____ @ \$35	_____ @ \$27.50	_____ @ \$165	_____ @ \$77	or _____ @ \$220	or _____ @ \$330
Numeracy - Intermediate 2015	_____ @ \$35	_____ @ \$27.50	_____ @ \$165	_____ @ \$77	or _____ @ \$220	na
<b>Numeracy - Senior</b> New 2016	_____ @ \$35	_____ @ \$27.50	_____ @ \$165	_____ @ \$77	or _____ @ \$220	na
PDS - Intermediate 3ed. 2016	_____ @ \$35	_____ @ \$27.50	_____ @ \$165	_____ @ \$77	or _____ @ \$220	nya
PDS - Senior 2ed 2016	_____ @ \$35	_____ @ \$27.50	_____ @ \$165	_____ @ \$77	or _____ @ \$220	nya
WRS - Foundation 2014	_____ @ \$35	_____ @ \$27.50	_____ @ \$165	_____ @ \$77	or _____ @ \$220	nya
WRS - Intermediate 3ed. 2016	_____ @ \$35	_____ @ \$27.50	_____ @ \$165	_____ @ \$77	or _____ @ \$220	nya
WRS - Senior 2ed. 2014	_____ @ \$35	_____ @ \$27.50	_____ @ \$165	_____ @ \$77	or _____ @ \$220	nya
<b>Totals</b>	_____	_____	_____	_____	_____	_____

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**Regional Vic and interstate 1 book = \$13, 2-4 books = \$15 Contact me for larger orders.**  
**\*I recommend Express Post of \$15 for up to 4 VCAL, Industry-Specific or Careers etc.**  
**books; or for 2 CAE books or 2 I&E books. (More for larger orders.)**

<b>Postage amount \$</b>	<b>Grand Total \$</b>
_____	_____

### Order Details

**Name:** \_\_\_\_\_

**Position:** \_\_\_\_\_

**e-mail:** \_\_\_\_\_

**School:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Order No:** \_\_\_\_\_ **Approx. Amount \$** \_\_\_\_\_ **ABN:** \_\_\_\_\_

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## Work/Life Balance

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B Work/life balance	181	<input type="text"/>	<input type="text"/>
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F Flexibility and balance	188	<input type="text"/>	<input type="text"/>
G Managing work/life choices	191	<input type="text"/>	<input type="text"/>
AT Work/life balance	192	<input type="text"/>	<input type="text"/>

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Comments:

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work/life  
balance

### Glossary - Work/life balance

A

In your workbook complete a glossary using key terms and workplace examples.

List key word/terms below and provide a definition and an example in your workbook.

e-version master also will be available




## 1. Work/life balance

If you look ahead to the future you might see that you are likely to spend about 40-50 years of your adult life working. As the nature of work becomes both more demanding and more complex you will experience clashes between the time available for your family, personal and professional responsibilities.

This is an ongoing **societal issue** for workers as the **stress** and demands of their working lives encroaches on their personal lives. People of both sexes are increasingly reporting they are struggling to balance the complex requirements of their work and family lives.

**Community values** and attitudes have changed and are continuing to evolve. Balancing work and family life is essential for the wellbeing of society, as well as a key to improved material and non-material **standard of living**.

It is vital that you manage your time effectively so that you achieve a work/life balance between career demands and your personal life. At different stages of your life your personal and family responsibilities will influence your ability to develop a career. These personal and family responsibilities are also likely to influence the career pathways choices that you make. Many of these choices will be dictated by issues surrounding work/life balance.

### Causes of work/life imbalance

So what may be causing **time poor** people to report a work/life imbalance? Is it the work that is the problem or is it life? Or is it both?

Some key workplace trends that impact on work/life balance include the following. Can you think of others?

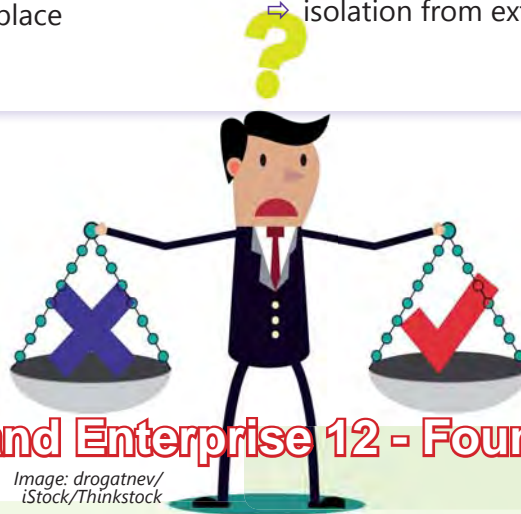
- ⊖ Increased numerical flexibility expected of workers.
- ⊖ Flexible rosters and shifts requiring long hours and weekend work.
- ⊖ Increased commute times due to having to seek work further afield.
- ⊖ A growth in remote work arrangements such as FIFO or fly-in-fly-out.
- ⊖ Longer working hours (often unpaid) expected of managers and senior staff which results in over-employment.
- ⊖ Huge time demands impacting on people who are self-employed.
- ⊖ Family issues such as child-care commitments.
- ⊖ Standard of living issues forcing couples with children to have to both work.

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## Causes of work/life imbalance

- ⇒ longer working hours
- ⇒ inflexible working hours
- ⇒ more salaried positions
- ⇒ unpaid overtime
- ⇒ higher level jobs
- ⇒ more job responsibility
- ⇒ higher expectations
- ⇒ dual income families
- ⇒ 24-hour technology
- ⇒ weekend trading
- ⇒ increased female workplace participation
- ⇒ cost of living pressures
- ⇒ mortgage stress
- ⇒ higher parenting costs
- ⇒ access to child-care
- ⇒ domestic duty issues
- ⇒ over-parenting
- ⇒ single parent families
- ⇒ increased commute time
- ⇒ FIFO and DIDO
- ⇒ work-related travel
- ⇒ isolation from extended family



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Work/life balance

B

work/life  
balance

1. What is work/life balance?

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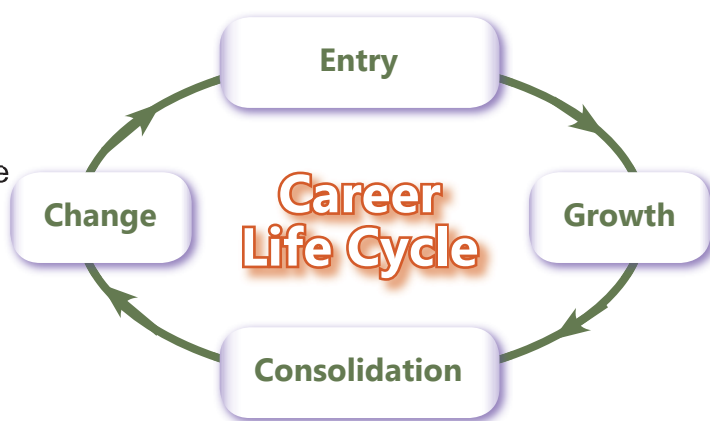
2. Explain 3 main causes of work/life imbalance that might impact on your own career path.

e-version master also will be available



## 2. Work/life settings

Work interferes with life and life interferes with work! And at varied times of your **career life cycle** one will interfere more than the other. This interference arises due to a mismatch between your **values** related to work and your values related to life. So in essence your work/life choices can become unbalanced.



For example, when you first start out working you may be willing to trade personal leisure time for income. As a result you are quite happy to sacrifice your life and personal values so that you can work to build your income and develop an asset base. However, as you get older and take on more adult responsibilities, you might start to prioritise your personal values over work. This is especially the case when starting a family.



So let's explore three common types of work/life settings that you are likely to experience. As you read through each of these have a think about how these might relate to your work/life situation now, and in your future.

### C Work/life imbalance

## Career and Enterprise 12 - Foundation

Outline the impacts of unpaid work, paid work and self-employment on work/life balance.

Unpaid work	Paid work	Self- employment
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### Discussion

Family roles are changing with more shared parenting, dual-income families but also more single parent families. What types of impact might these changes have on your future work/life balance?

## Work/life settings

### i. Home-based (unpaid) work

Many people perform 'work' or other productive activity which does not get counted as 'being employed' or as contributing directly to our economy. They may be engaged in performing unpaid domestic duties at home or for members of their extended family. Their efforts, 'labour' and their economic contribution and value as a homemaker, parent or carer are not included in any official definitions of employment. Yet this 'labour' threatens work/life balance.

Over recent years there has been an increase in people providing care due to an ageing population, increased female participation rate in the workforce and other factors. Besides parent care-givers, the main types of care are caring for elderly, frail and sick family members and caring for grandchildren by grandparents. Some people participate as unpaid volunteer workers and they willingly give up their time and lend their expertise to help their community. ABS studies put the value of unpaid home production as the equivalent of between 48-58% of the entire production of the economy (\$800-900b).

### ii. Paid work (employment)

Obviously paid work involves employment in full-time, part-time or casual work arrangements.

Most workers in Australia are employed full-time. But over the past 30 years there has been a growing trend in part-time and casual employment work options.

Many full-timers in Australia work longer than the standard 38-hour week. This can cause **overemployment** and work/life imbalance.

Part-time and casual work suits employees looking to achieve work/life balance (i.e. jobs with family-friendly hours).

However, part-time and casual work can lead to **underemployment** (e.g. not enough paid hours). People might have to juggle more than one of these jobs at the same time. In fact almost all of the new jobs created in Australia in the last 18 months have been part-time and casual rather than full-time.

A lot of casual work may be at 'inconvenient' times such as evening, night or weekend work with workers having to juggle a flexible roster and not being able to plan their life commitments too far ahead. So overall, does this improve or worsen work/life balance?

### iii. Self-employment

Self employment involves owner/operators of their own business as a sole trader, partnership or private company. Self-employed business operators usually work very long hours. As a general manager they have responsibility for everything in their business. This over-commitment can lead to severe pressure and stress.

Micro owner/operators are not just responsible for generating business they might also have to do every single task associated with operating the business. Many tradespersons and consultants may actually be self-employed contractors who work for others on a projects-basis as a sub-contractor. But when their 'labour' is done at the end of the week they then still

Some owner/operators might operate a micro part-time enterprise in addition to having paid employment. This **portfolio**

**career** is a growing trend (assisted by craft manufacturers, online retailers, digital services and localised service providers.

Some self-employed people are able to work from home, depending on the type of enterprise (e.g. consultants, digital techs, crafters, online sellers). This can assist them to undertake

parenting duties while still earning an income. However, other self-employed people say they need to work away from home, otherwise they'll get nothing done with distractions interfering with work! Self-employment usually impacts severely on work/life balance and can result in consistently heavy workloads, high stress and long and relentless working hours. And there is always the uncertainty of no revenue coming in versus the certainty of a lot expenses going out! Who'd want to run a business facing that sort of pressure? Would you?



## D Work/life settings

1. Each of these case studies features common contemporary work/life balance issues. For each one explain the work/life balance issue.
2. Suggest possible actions or strategies that might help each of these people deal with the issue. Discuss in groups and share with the class what you would do.

Work/life balance issue	What is causing the issue?	What do you recommend?
Dhebbrah starts an apprenticeship as a baker. Starting at 3am each weekday she is quickly seeing her social life slip away.		
Eddee works 3 different casual jobs as the pay is much higher. But he calculates that he's spending over 15 hours a week just travelling to and from each workplace.		
Marv gets a promotion as a salaried manager. He now has to work unpaid overtime managing his team. He also no longer gets invited to their after work socials - even if he could finish in time.		
Rhea and Llapso each work 0.6 part-time, juggling care of their one-year old, and sharing all household duties. Although they are in touch a lot digitally, they hardly ever spend time together.		
Gronik starts a part-time online retail business on the side. He has a full-time job as a sales rep. His partner threatens to end their relationship because they are never home together.		
Robyn's plumbing business is growing but it means that he has to spend nearly every Sunday just catching up on the accounts, and he is missing out on playing footy.		
Jayhne's mother becomes ill and she has to look after her for 3 months. She worries what is going to happen to her job.		

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## Using my time

E

1. Draw up a two-week schedule for yourself and calculate the % of time you currently spend in:

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> school education                         | <input type="checkbox"/> sport, fitness & recreation   | <input type="checkbox"/> meals and breaks           |
| <input type="checkbox"/> paid productive work                     | <input type="checkbox"/> structured leisure e.g. cinema, organised events                                  | <input type="checkbox"/> travel                     |
| <input type="checkbox"/> community service/<br>volunteering       | <input type="checkbox"/> unstructured leisure, e.g. TV, video games, internet and chat, hanging out, etc.. | <input type="checkbox"/> helping family and friends |
| <input type="checkbox"/> home chores, house duties                |  | <input type="checkbox"/> sleeping                   |
| <input type="checkbox"/> assisting in family business without pay |  | <input type="checkbox"/> other                      |

2. Comment on your results. Compare these to others in your class. As a class calculate averages using a table on the board. Are there any distinct patterns based on gender?
3. Describe how these results are likely to change over the course of your career life cycle, such as next year, and in 5 years time?
4. Explain how your results are likely to compare with someone your age from 20, 50 and 100 years ago.

Tip: Draw up a table similar to this one, but much bigger; or find an app.



Day/ Date	MONDAY /	TUESDAY /	WEDNESDAY /	THURSDAY /	FRIDAY /	SATURDAY /	SUNDAY /
12-6am							
6-7							
7-8							
8-9							
9-10							
10-11							
11-12							
12-1							
1-2							
2-3							
3-4							
4-5							
5-6							
6-7							
7-8							
8-9							
9-10							
10-11							
11-12pm							

work/life  
balance

### 3. Workplace flexibility

Workplace flexibility is a key force for change impacting on the workplace resulting in the development of enterprising **flexible work arrangements**.

At the most basic level we can categorise workplace flexibility as being either **numerical flexibility** which refers to when an employee performs their tasks; and **functional flexibility** which refers to what an employee actually does when performing those tasks.

For example, in the Accommodation and Food Services industry employees are expected to work shifts featuring varied hours on different days. So working this rotating roster is an example of numerical flexibility. In addition, an employee that is trained for a variety of responsibilities such as front-of-house, operations, catering and other hospitality functions is a more functionally flexible employee.

Workplace flexibility can also be considered a quality management initiative that aims to get better value from employees. Workplace flexibility aims to increase employee efficiency through increased availability and **multi-skilling**.

It is expected that all workers will be both more numerically and more functionally flexible. As you develop your career you will be increasingly expected to be both numerically flexible (when you are available to work) and functionally flexible (what you can do at work).

You are now expected to have greater technological skills and competencies, better communication skills, the ability to learn faster, and to have almost around the clock availability. At 17 or 18, the future world of work requires you to be more flexible, but how can you still maintain work/life balance?

Now that's a challenge!



*"In my job as a dance performer and teacher it is important that I am flexible; but also that I am flexible!"*

#### Numerical flexibility

Numerical flexibility refers to 'when' an employee carries out their tasks. It involves flexible work arrangements including:

- ⇒ hours of work
- ⇒ weekend work
- ⇒ holiday work
- ⇒ varied start and finish times
- ⇒ overtime
- ⇒ FIFO and DIDO arrangements
- ⇒ rotating rosters
- ⇒ broken or split shifts
- ⇒ duration of shifts
- ⇒ part-time arrangements
- ⇒ casual working arrangements
- ⇒ on-call arrangements
- ⇒ contract arrangements.

#### Functional flexibility

Functional flexibility refers to the skills and competencies that employees have in order to perform a variety of tasks. It involves:

- ⇒ multi-skilling employees to perform a variety of tasks
- ⇒ job rotation of employees through different roles and departments
- ⇒ tele-commuting or virtual workplaces to allow employees to work from home
- ⇒ job redesign and redeployment to increase the job complexity
- ⇒ training employees to be higher skilled
- ⇒ re-organising work practices to have employees operating in teams
- ⇒ increasing employee responsibility through job enrichment.

## Flexible Work Arrangements

### Casual

- ⇒ Employment on a non-permanent basis. Casual shifts may be as brief as 3 hours.
- ⇒ The employer is not required to supply leave and other entitlements to casual workers and employment can be terminated at short notice. However, a higher hourly rate of pay is usually offered.

### Multi-skilling

- ⇒ Training employees in a variety of skills that allow maximum flexibility of deployment which supports synergy and teamwork.
- ⇒ Workers can be rotated through different work tasks. This allows work to be shared in very busy times since a variety of employees have been trained to be competent in a range of tasks.

### Part-time

- ⇒ A time fraction that is less than full-time but which entitles the worker to all conditions enjoyed by full-time workers on a pro-rata basis.
- ⇒ Part-time work, unlike casual work, is usually permanent and generally between 4-34 hours per week.

### FIFO & DIDO

- ⇒ Fly-in-fly-out and drive-in-drive out arrangements exist for industries that require workers to bring their skills and labour to remote worksites.
- ⇒ It requires commitment, can boost income but can severely increase isolation and stress.

### Hot-desking

- ⇒ This occurs when a job is literally divided between more than one worker.
- ⇒ Hence one worker may work for two days a week and the other for three. They may even work on the same day to allow continuity and avoid duplication of tasks.
- ⇒ Employees use a shared or temporary workspace, work station or office, in order to maximise the use of resources.
- ⇒ This is a cost effective arrangement for work settings with lots of dynamic employees who may not need a full-time office, such as in sales.

### Outsourcing/ contracting

- ⇒ Work that is undertaken for a specified period of time or for a particular job using external stakeholders.
- ⇒ This allows employers to buy-in or outsource specialised skills only when they need them such as ICT, marketing, security, cleaning and transport.

### Flexitime/ time-in-lieu

- ⇒ Compensation for overtime or for extra hours worked.
- ⇒ In some industries, if a worker puts in additional hours at the request of the employer, they can take the same amount of time off at a later date.

### Tele-commuting

- ⇒ Employees working using an ICT infrastructure to communicate for work. e.g. Internet, intranet, 'cloud', telephones, video-conferencing and phone link-ups.
- ⇒ Common in the Professional, Scientific & Technical Services industry, publishing, ICT, financial and information services.

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## F Flexibility and balance



1. After discussing examples of workplace flexibility on p.187 explain how a worker in an occupation or industry you are familiar might have to demonstrate this type of workplace flexibility. (Consider your own potential career pathway.)
2. How might this impact on work/life balance?
3. Chose 3 more examples of workplace flexibility. Explain how you might have to show this flexibility for an occupation or industry you are interested in and discuss the likely impact on your own work/life balance.



Workplace flexibility	Occupation/industry explanation	Impact on work/life balance?
casual work		
multi-skilling		
fly-in-fly-out		

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## 4. Dealing with stress

Work-related stress can occur when the demands of a person's job create work/life imbalance due to long working hours or FIFO work arrangements. Work-related stress can also be caused by factors (**stressors**) related to the job or work environment itself. These factors undermine emotional and mental wellbeing and also threaten a positive work/life balance.

The most important resource of an organisation is its people and people suffer from stress. Stress prevents people from functioning at their full capacity and therefore prevents the organisation from achieving its objectives efficiently. Increased demands on workers are threatening their work/life balance. An important element of a healthy work/life balance includes managing stress. Stress management helps to create a healthier work environment by focusing on workers' physical, emotional and mental wellbeing.

### Causes of stress

One of the most obvious causes of stress is **conflict**. Conflict can originate from many sources. So have you witnessed or indeed felt stress in these work-related situations? 

- ✘ Conflict between employees.
- ✘ Conflict between subordinates and managers.
- ✘ Conflict between departments.
- ✘ Conflict with suppliers and contractors.
- ✘ Conflict with customers and clients.
- ✘ Conflict with your boss.
- ✘ Conflict within an individual.
- ✘ Conflict from a person's life.



work/life  
balance

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### Common stressors

- ⇒ long and extended working hours
- ⇒ after-hours and overtime work
- ⇒ long shifts and lack of breaks
- ⇒ demanding work environment
- ⇒ poor feedback and recognition
- ⇒ unrealistic objectives
- ⇒ short deadlines
- ⇒ technological breakdowns
- ⇒ supplier mismanagement
- ⇒ lack of training
- ⇒ too much responsibility
- ⇒ competitive pressures
- ⇒ threats and intimidation
- ⇒ harassment and workplace bullying
- ⇒ inappropriate management style

### Stress management methods

- ⇒ family-friendly workplaces
- ⇒ flexible work schedules
- ⇒ time-off in lieu
- ⇒ better communication
- ⇒ employee decision-making
- ⇒ conflict management training
- ⇒ anger management training
- ⇒ anti-harassment policies
- ⇒ improved training
- ⇒ cross-cultural training
- ⇒ more appropriate delegation
- ⇒ more time for planning
- ⇒ job rotation
- ⇒ social and workplace activities

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## 5. Managing work/life choices

Achieving work/life balance is about developing and implementing self-management strategies. These strategies can help you achieve more satisfaction in your job and also more enjoyment in your personal life.

As the demands of the modern commercial world intrude more and more on everyday lives it is important that you can put strategies in place to help separate your work life from your personal life. Otherwise you are in for a stressful time by experiencing ongoing work/life imbalance.

And where do we start with technology? It is everywhere and all-intrusive; and not always for good! The vital rule to remember is that although everything may be 'important', not everything is urgent. So prioritise what needs to be done now, what needs to be done at the next available opportunity and what needs to be done during your next working day or in the near future.



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### Setting boundaries

- ⇒ Setting boundaries is about balancing your different priorities.
- ⇒ Setting boundaries involves saying "no" to activities which are intrusive and threaten work/life balance.
- ⇒ However, you'll have to make sacrifices. You may have to choose between your personal and social lives.
- ⇒ If you clearly and assertively communicate your boundaries, in advance, then you'll find that this will give people time to seek other options without offending them or harming them.

### Planning leisure activities

- ⇒ It is vital that you live a well-rounded life. Too little leisure and recreation is as harmful as too much.
- ⇒ Play sport, pursue your hobbies, kick-back and recharge after a hard day's (or night's) work.
- ⇒ So use a diary or a planning app. Cut down on time-wasting activities (hint: social media!) You'll be amazed how much more time you have!

### Maintaining friendships/networks

- ⇒ As you move into your adult life you may find that you lose contact with your friends, or that your peer network starts to dissipate.
- ⇒ Make time for real activities with friends. Schedule this in to your weekly diary. But plan in advance.
- ⇒ Keep in touch (social media is good for that!)
- ⇒ Plan get-togethers and outings; but note: you're not going to get everyone available at the same time.
- ⇒ And finally, work and study creates new networks; so enjoy new friends that come along.

### Managing technology

- ⇒ Turn off your devices! Do you really need to know everything that is going on right away? If you're expecting important communication, then use your device. Otherwise, switch it off.
- ⇒ Instant communication is making people lazy and selfish. Lazy because they put things off, then expect an immediate reply when they want someone else to do their thinking for them. Selfish because they expect people to be available when they want them to be!
- ⇒ Most 'urgent' communication isn't that urgent at all! Just inconvenient!

## Managing work/life choices

G



1. For each of these situations explain what you are likely to do and why. Consider your responses either based on your own situation now or your likely situation next year.
2. If you were saying “no” what would you ‘say’ in each of these situations; and how would you communicate this?
3. Add 2 situations of your own.

Situation	What will you do/why?	What will you say?
Your boss asks you to work this weekend. But you know you have assignments due on Monday.		
You are offered a new job but it requires some weekend work interfering with playing sport on a Saturday.		
You get off work at 10pm and there's 5 PMs from a FB friend asking you for advice about their relationship. The last message was very angry.		
You're going to have to both work and study next year and travel a lot of distance. Something's gotta' give!		
Your friends tell you that you are never around any more and ask you to come out for dinner this Saturday. You know you have to work until 10pm!		

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work/life  
balance

## AT Work/life Balance

### Investigation or Response

For this task you will complete either a concise investigation into work/life balance or a response based on questions related to work/life balance (completed under test conditions).

Your teacher will inform you of which task you will be required to do and the format for submission.

#### Note:

Your teacher might add other tasks. If so record these below along with other important information such as report format, due dates, word length, use of images and multimedia and others.

Investigation: Work/life Balance	Response: Work/life Balance
<ol style="list-style-type: none"> <li>1. Describe the meaning of work/life balance.</li> <li>2. Outline the key factors that impact on work/life balance.</li> <li>3. Why is it important that workers achieve work/life balance? Use examples related to your own future career pathway goals.</li> <li>4. Identify and discuss 2 strategies that you could use to achieve work/life balance.</li> <li>5. Identify and discuss a strategy that a workplace you are familiar has used to achieve work/life balance.</li> </ol>	<p>You will undertake a task that requires you to respond to a series of questions.</p> <p>The task is likely to be conducted under test conditions.</p> <p>The questions might take the format of:</p> <ul style="list-style-type: none"> <li>- Closed questions: e.g. <i>Explain the meaning of work/life balance.</i></li> <li>- Open questions: e.g. <i>Discuss 3 factors that might cause work/life balance issues.</i></li> <li>- Retrieval chart or overview template: e.g. <i>List 3 factors that might threaten your own work/life balance.</i> <i>Using a table format outline how each might impact on your personal life.</i> <i>For each of these factors describe 2 strategies that you could use to deal with work/life balance issues.</i></li> </ul> <p>The task might also include stimulus materials such as a case study, graph, article or other related resource.</p>

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Other tasks and important information

## Financial Management

- |                                 |                              |
|---------------------------------|------------------------------|
| 1. Money matters.....194        | 5. Income tax .....202       |
| 2. Income.....195               | 6. Personal budgets .....206 |
| 3. Financial documents .....196 | Assessment task.....208      |
| 4. Saving .....199              |                              |



7. Financial management: Activities	p.	Due date/Done?	Comment
A Glossary - Financial management	193	<input type="text"/>	<input type="text"/>
B Money matters	194	<input type="text"/>	<input type="text"/>
C Financial documents	198	<input type="text"/>	<input type="text"/>
D Savings plan	200	<input type="text"/>	<input type="text"/>
E Super spreadsheets	201	<input type="text"/>	<input type="text"/>
F Income tax	205	<input type="text"/>	<input type="text"/>
G Personal budget	207	<input type="text"/>	<input type="text"/>
AT Financial management	208	<input type="text"/>	<input type="text"/>

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### Glossary - Financial management

A

In your workbook complete a glossary using key terms and workplace examples.

List key word/terms below and provide a definition and an example in your workbook.

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## 1. Money matters

Yes it does! Although money may not be the key to a happy life, financial stress can certainly be a quick road to an unhappy life.

Consider your own financial position at the moment. Do you work? If so how much **income** do you earn? Is this regular? If you don't work then where do you get money from? What is your **wealth** (i.e. your assets)? As a young person still at school, probably not very much at all! Do you have **debt**? How much and why so? Or are you going to have to go into debt next year to pay for study, for a car for personal and/or work purposes, or to move away from home to gain employment?

Managing money is actually quite easy. Just like maintaining a healthy weight. With weight the equation is: Energy (kj) in should = energy (kj) out. Too much in or too little out; you get heavier. Less in or more out; you get leaner.

When managing money the equation is: Money out should = money in. Too much out (spending) or not enough in (income) - you go into debt. Less money out or more money in - you start building savings (wealth).

Although it's true that the money management equation is easy (just like the weight/energy equation) **managing your money is actually quite hard**. The theory is simple, the actuality is harder to achieve. Contemporary life is expensive and young people, even if they do have a job, generally don't earn much at all! And many things cost so much!

It is important to realise that one side of the financial equation is easier to manage than the other. You can't do much about the money-in side (**income**) except to try and get a job and build a future career. That takes time, skills, training, experience, commitment and patience!

However the money-out side (**expenditure**) is the part of the equation you have direct responsibility for. Unfortunately, that takes discipline. And **financial discipline is hard**.

Financial management is about making sacrifices now, so as to create a better longer-term **standard of living**. Can you do that?

Well we think you can. And we think you should.



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iStock/Thinkstock

B

### Money matters

Describe your current financial position. How is it likely to change next year?

---

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---

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#### Discussion

Quickly estimate how much you think you'll earn in your lifetime. Now take some time to calculate this. Does this surprise you? Shouldn't you be rich? Why not?



## 2. Income

Income is money that you earn from various sources. The most common form of income is from **wages** and **salaries**. In Australia about 12 million people are employed with about 2 million of these earning **profits** as a result of owning and operating businesses. Other people may receive **transfer income** from the government through various **welfare payments**.

Many people also earn **investment income** in the form of:

- ✓ **interest** from savings
- ✓ **dividends** from owning shares
- ✓ **capital gains** from selling assets (shares, property, art, etc.) and
- ✓ **rent** from investment properties.

These various sources of income allow us to enjoy a **standard of living** whereby we can purchase goods and services, save for the future and achieve and maintain our chosen **lifestyle**.

**Gross income** (gross salary or gross wage) refers to the amount of income earned by individual before any deductions such as income tax and superannuation contributions are taken out. Gross income is the amount an employer pays to employ a worker in that role. e.g. Gross salary of \$83K/year or a gross wage of \$40/hour.

**Net income** (net salary or net wage) refers to the amount of income an employee has remaining after their employer has taken out income tax and superannuation contributions. Net income refers to net income as their '**take-home pay**'. Their employer sends the employees' tax to the ATO and gives the super to a super fund to invest for the employee.

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### Wages

- ⇒ Wages are income amounts paid for an employee who is paid determined on an hourly basis.
- ⇒ Wages normally apply in most trades, retail, construction, employees and other employees.

### Salaries

- ⇒ Salaries are income amounts paid to employees who are 'higher-skilled' or managerial employees.
- ⇒ Salaries are calculated (but not paid) on an annual basis.

### Commission/Retainer

- ⇒ A commission is an incentive payment usually based on a proportion of sales, fees or revenue and is often used for people in sales roles.
- ⇒ A retainer is a base level of payment made in conjunction with a commission.

### Payment in kind

- ⇒ Payment in kind refers to non-monetary payments given in return for labour.
- ⇒ For example, a caretaker who is employed at an isolated island resort might receive payment in kind of accommodation and food in addition to their wages.

### 3. Financial documents

There are some key financial documents that you need to become familiar with. Understanding the nature of these will help you better manage your personal finances.

- i. **Payslips** (hard copy or digital).
- ii. **Bank statements** (which record how people conduct their everyday transactions).
- iii. **Mobile phone accounts** (most people have a mobile; and a mobile bill!).
- iv. **Personal budget** (a tool to help manage your personal finances).

Work-related financial documents might include invoices, purchase orders, cheques, loan statements, profit and loss reports, tax withholding statements and many more!

#### i. Pay slip

A pay slip must be issued within one day of the 'payday' in hard or digital format.

Pay slips **must** include the following:

- ✓ employer's name and ABN
  - ✓ employee's name
  - ✓ pay period and date of payment
  - ✓ amounts for gross and net pay
- If the employee is paid an hourly rate (i.e. a wage):
- ⇒ the ordinary hourly rate
  - ⇒ the number of hours worked at that rate during the pay period
  - ⇒ the total dollar amount of pay at that rate for the pay period.
- Or if the employee is paid salary, the actual gross salary amount:
- ✓ The pay rate that applied on the last day of employment during the pay period.
  - ✓ All deductions from the employee's pay:
    - ⇒ amount and description of each deduction (such as income tax and employee superannuation contributions) as well as total deductions made
    - ⇒ any superannuation contributions made by the employer for the employee
    - ⇒ details of the superannuation contributions that have been made.
  - ✓ The total gross and net payments made for the pay period.

A pay slip could also (but is not legally required to) include:

- ⇒ All loadings, allowances, bonuses, incentives, penalty rates, other entitlements leave balances etc. and other information.

M&S Enterprises		ABN: 80 215 2569	Date:	Jul 16th, 2017
Employee: Jonas Kikkerman			Period:	July 9-13, 2017
<u>Entitlements</u>		<u>Deductions</u>		
Ordinary hourly rate:	Total	Total		
\$17.56	38	\$667.28		
Overtime hourly rate:				
\$26.34	4	\$105.36		
Gross entitlement		\$772.64	Tax deducted:	\$137.96
Net entitlement		\$634.68		
Paid into bank account: 012 522361 BSB 081 265				
Year to date		\$1439.92	Year to date	\$301.30
<u>Employer superannuation contribution</u>				
RESFund		\$73.40	Year to date	\$136.79

## ii. Bank statement

Branch		Account Details	Statement Summary	
Leeming		Mr Joe D. Mirto	Opening balance	\$2173.52
<b>Account descriptor</b>		<b>Branch no</b> 013 238	Total deposits	\$1154.00
Savings booster		<b>Account no</b> 1265-12345	Total withdrawals	\$1579.76
			<b>Closing balance</b>	<b>\$1763.52</b>
			<b>Statement starts</b>	22/8/2017
			<b>Statement ends</b>	22/9/2017
			<b>Statement number</b>	43

Date	Transaction Details	Withdrawals (\$) DR	Deposits (\$) CR	Balance (\$)
22 AUG	OPENING BALANCE			2173.52
29 AUG	SALARY - TROCKS TRUCKING		1154.00	3327.52
30 AUG	ANZ ATM - LEEMING	152.50		3175.02
3 SEP	BPAY - PERTH COUNCIL	256.12		2918.90
10 SEP	NAB ATM - MANDURAH	500.00		2418.90
13 SEP	TRANSFER - RUSTY BROOKS	275.00		2143.90
15 SEP	MASTERCARD DEBIT - COLES LEEMING	317.14		1826.76
19 SEP	MASTERCARD DEBIT - BP MANDURAH	64.00		1762.76
22 SEP	ACCOUNT SERVICE FEE	15.00		1747.76
	<b>TOTAL AT END OF PAGE</b>	<b>\$1579.76</b>	<b>\$1154.00</b>	<b>\$1747.76</b>
	<b>TOTALS AT END OF PERIOD</b>	<b>\$1579.76</b>	<b>\$1154.00</b>	<b>\$1747.76</b>

*This statement includes Bank Charges* \$15.00

## iii. Mobile phone bill

**Bill shock** refers to situations whereby mobile users receive unexpectedly hefty mobile bills for exceeding their plan's call, SMS and data allowances.

As you are probably already aware a mobile phone deal requires you to sign a legal **contract** binding you to the charges, terms and conditions of that contract. You usually have much more flexibility with a **pre-paid** deal - and if you don't exceed these call, text and data limits you will pay a fixed amount per month.

When signing up for a **post-paid** deal you might be in for big shock if you are not aware of the billing issues. (The same can apply for exceeding pre-paid deals). These deals normally require you to pay a set amount per month (12-24 months) and any excess if you exceed your allowances under the contract. You can also be in for bill shock if you access premium services such as international roaming, in-app downloads, MMS, subscription-based push services, music and video clips and others.

You might opt for a post-paid month-to-month plan with a no 'lock-in' contract. This offers the combination of monthly allowances and the flexibility to leave the contract. Usually you'll pay more for this flexibility.

Providers now have to send **spend management alerts** for those on mobile 'included value plans' at 50%, 85% and 100% of value, SMS and data usage levels in Australia. International roaming notifications are now also required whenever you use these features.



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Bill shock -  
know your bill!

### Mobile bills

A mobile bill must include the following (along with a contact number for questions).

- ⇒ Billing period and due date for the billed charges.
- ⇒ If applicable the due date for any amounts you still owe from previous periods.
- ⇒ The 'offer' or 'plan' that applies to your service.
- ⇒ The charges included in the bill including the spend on calls, text, data MMS and other (premium) services.

You can also request an itemised bill which explicitly shows how much you were charged for each type of service.

You might not receive a bill for a direct debit plan or if you opt out of bills. But you can still see charges through your account portal.

### Other financial documents

Some other financial documents you might come into contact with include **loan application** forms (hopefully not instant or payday loans), credit card application forms and bank account applications.

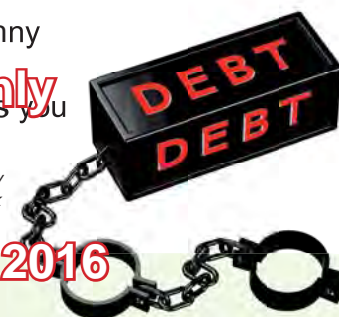
All of these are **legal documents** with contractual obligations. You must provide correct biodata and true and correct disclosures.

If you are entering into a **loan contract** please get someone who knows about these to check over the contract. You might be surprised and shocked at what you are signing up for and the repayment terms.

Never rush an application and be very wary of signing a **finance agreement** on the spot with anyone. There's nothing cool or funny about being rushed or pressured it's probably because the car isn't that good a deal, or perhaps is even a lemon!

And keep away from those instant lenders using cool and funny advertising on TV, radio and online. There's nothing cool nor funny about being up to your (ruddy) ears in debt to buy things you don't really need!

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iStock/Thinkstock



## C Financial documents



### Application:

Your teacher will work through a number of important financial documents with you or get you to access copies on a computer and discuss key legal documents with terms and conditions that you must abide by. Be sure you know how to fill these out properly.



### Investigation:

Younger people are getting further into debt that they might carry throughout their entire lives. One reason is overuse of credit. A second is the availability of instant or payday loans. **THESE ARE NOT GOOD SOURCES OF CREDIT NO MATTER HOW COOL OR EASY THEY MAKE IT SEEM IN THE ADS. AVOID THESE AT ALL COSTS!**

You can quickly and easily calculate the true cost of these 'loans' and other sources of credit, using the ASIC calculators at:

[www.moneysmart.gov.au/tools-and-resources/calculators-and-apps](http://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps)





## 4. Saving

When you earn an income you can choose to do two things with that money, either spend it or save it.

Spending money (**expenditure**) is a natural part of life and allows us to purchase the goods and services we both need and want in order to maintain an acceptable **standard of living**. However, most people do not have enough **income** to 'satisfy' their **needs** and **wants**. As a result they go into **debt** - either through choice or through necessity.

Saving money (**wealth**) allows a person to buy **big-ticket items** such as a car or even a house, or to save for a 'treat' such as new iPhone or a holiday. However, saving is not easy as it requires sacrifice and **discipline** - that is assuming you have any spare money to save!

Debt can be a trap. It is much wiser, but harder (but ultimately more fulfilling and rewarding) to set a **savings goal** in order to purchase items that you need or want.

When saving you should consider the following time-frames.

- ⇒ **Short-term goals** - Such as saving to go out on the weekend.
- ⇒ **Medium** (or mid-term) **goals** - Such as saving for a new outfit for your school formal.
- ⇒ **Long-term goals** - Such as saving for a car, a house or even your retirement (generally through superannuation).

When you are trying to achieve a savings goal you need to set a target figure and then work backwards to calculate how much you need to save weekly (or per pay period) in order to achieve that goal. You can use those ASIO calculators to help you plan.



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Wealth is different from income and is a measure of a person's assets or net worth. We build wealth by using our income to buy assets that appreciate (go up or rise) in value rather than just spending all of our money. In Australia our main source of wealth is the family home but there are other common sources as well as outlined below.

- ⇒ The value of the family home.
- ⇒ Savings in the form of superannuation.
- ⇒ Investments in banks and other financial institutions.
- ⇒ Holdings of shares, stocks and bonds.
- ⇒ Owning businesses.
- ⇒ Holiday homes and investment properties.
- ⇒ Holdings of collectables such as art and antiques.

Throughout life people use their income to buy both consumables and services as well as various assets. But not all of these assets will contribute to their wealth.

For example, as part of their lifestyle people will buy cars, household goods and other 'big-ticket items'. But these assets normally depreciate (go down or fall) in value and as such contribute little to net wealth.

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iStock/Thinkstock





## D Savings plan



When you are trying to achieve a savings goal set a target figure and then work backwards to calculate how much you need to save per pay period. Setting out a simple table will enable you to do this. You could also use a spreadsheet. But you don't need an app, as your brain has all the apps you will ever need!

1. Complete each of the savings plans for a mid-term goal (3 months calculated weekly) and a long-term savings goal (1 year calculated monthly).

Item:				
Amount needed:		Dates:		
Week	Income	Expenses	Savings	Total
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
Extra				
Totals				

Item:				
Amount needed:		Dates:		
Month	Income	Expenses	Savings	Total
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
Extra				
Totals				

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2. How did you go? Will you achieve your savings goal?
3. What might you have to change or adjust to reach your goal? Draw up new plans if needed.
4. The 2 sides of the savings equation are income and expenditure. One side is much easier to change than the other. Which one, and why so?
5. Credit is easy, saving is hard. Which is better. Easy or hard? Why so?



### Discussion

"Forget about first home-buyers ever owning a house, it's almost impossible just to save for a deposit! Especially with such low interest rates! Life's just not fair!"

## Super spreadsheets

E

One of the best ways to calculate how savings grow, such as with superannuation is to use a spreadsheet. In spreadsheets you can enter formulas into cells to make quick and accurate calculations.

1. Set up the top spreadsheet exactly as it appears. If you are correct then you should get the results in the bottom spreadsheet. Save this when you are correct. Your teacher will help you with your spreadsheet.
2. Manipulate the values in cells in H2 and H3. See what happens!
3. Try adding more years (H4) and see what happens. Is that a 'super' result?

	A	B	C	D	E	F	G	H
1								
2	<b>Year</b>	<b>Annual</b>	<b>Total</b>	<b>Int. Rate</b>	<b>Interest</b>	<b>End Total</b>	<b>Start amount</b>	\$1,040
3	1	=H2	=H2+B3	=H5	=C3*D3	=C3+E3	<b>Weekly amount</b>	\$20
4	=A3+1	=H3*H4	=F3+B4	=H5	=C4*D4	=C4+E4	<b>Weeks</b>	52
5	=A4+1	=H3*H4	=F4+B5	=H5	=C5*D5	=C5+E5	<b>Interest rate</b>	5%
6	=A5+1	=H3*H4	=F5+B6	=H5	=C6*D6	=C6+E6		
7	=A6+1	=H3*H4	=F6+B7	=H5	=C7*D7	=C7+E7		
8	=A7+1	=H3*H4	=F7+B8	=H5	=C8*D8	=C8+E8		
9	=A8+1	=H3*H4	=F8+B9	=H5	=C9*D9	=C9+E9		
10	=A9+1	=H3*H4	=F9+B10	=H5	=C10*D10	=C10+E10		
11	=A10+1	=H3*H4	=F10+B11	=H5	=C11*D11	=C11+E11		
12	=A11+1	=H3*H4	=F11+B12	=H5	=C12*D12	=C12+E12		
13	=A12+1	=H3*H4	=F12+B13	=H5	=C13*D13	=C13+E13		
14	=A13+1	=H3*H4	=F13+B14	=H5	=C14*D14	=C14+E14		
15	=A14+1	=H3*H4	=F14+B15	=H5	=C15*D15	=C15+E15		
16	=A15+1	=H3*H4	=F15+B16	=H5	=C16*D16	=C16+E16		
17	=A16+1	=H3*H4	=F16+B17	=H5	=C17*D17	=C17+E17		

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	A	B	C	D	E	F	G	H
1								
2	<b>Year</b>	<b>Annual</b>	<b>Total</b>	<b>Int. Rate</b>	<b>Interest</b>	<b>End Total</b>	<b>Start amount</b>	\$1,040
3	1	\$1,040	\$2,080	5%	\$104.00	\$2,184	<b>Weekly amount</b>	\$20
4	2	\$1,040	\$3,224	5%	\$161.20	\$3,385	<b>Weeks</b>	52
5	3	\$1,040	\$4,368	5%	\$218.40	\$3,603	<b>Interest rate</b>	5%
6	4	\$1,040	\$5,512	5%	\$284.32	\$3,917		
7	5	\$1,040	\$6,656	5%	\$350.54	\$4,267		
8	6	\$1,040	\$7,800	5%	\$420.07	\$4,657		
9	7	\$1,040	\$8,944	5%	\$493.07	\$5,090		
10	8	\$1,040	\$10,088	5%	\$569.72	\$5,569		
11	9	\$1,040	\$11,232	5%	\$650.21	\$6,099		
12	10	\$1,040	\$12,376	5%	\$734.72	\$6,674		
13	11	\$1,040	\$13,520	5%	\$823.46	\$7,297		
14	12	\$1,040	\$14,664	5%	\$916.63	\$7,964		
15	13	\$1,040	\$15,808	5%	\$1,014.46	\$8,678		
16	14	\$1,040	\$16,952	5%	\$1,117.18	\$9,435		
17	15	\$1,040	\$18,096	5%	\$1,225.04	\$10,236		

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## 5. Income tax

Australia has an egalitarian society whereby we pay income taxes. One of the aims of income tax is to redistribute income from those earning more to those in our society who need government support such as welfare and other benefits. The other aim is to provide government services and support. This is a sign of a mature, responsible and developed society.

In Australia we pay income tax on our earnings including our wages, salaries, interest, dividends and other forms of income. In 2014/15 the Commonwealth Government collected \$273.2b from income tax. This represents about 74% of all tax they collected. State and local governments do not collect income tax.

Some people insist that they shouldn't pay any tax at all! Yet they are happy to use government services such as schools, hospitals, defence, welfare, roads, parks, universities and TAFEs, sport, arts and cultural facilities among other services.

I have even worked with many people, who are employed by the government, who resent paying any tax. But their incomes are paid by taxpayers! Go figure!

### Income tax collections

Throughout the year your employer will withhold tax from your pay. The amount they withhold is based on an estimate generated by the **Australian Taxation Office (ATO)**.

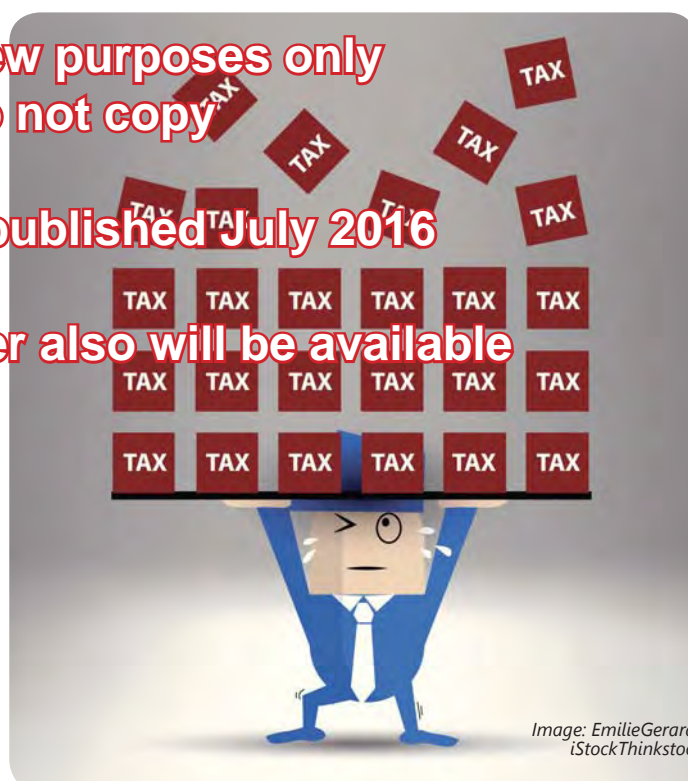
Your employer sends those payments to the ATO regularly. But at times they might withhold too little or too much. This is especially true for casual or part-time employees. So this means that you might be entitled to a tax refund at the end of the financial year.

### Income tax return

At the end of the financial year you lodge an income tax return. The amount of income you have earned and the amount of tax you have paid during the year will be shown on your payment summary.

When you lodge your income tax return the ATO will calculate the tax owed to you or tax that you owe the ATO. They will also take into account (if appropriate to you) any rebates, deductions and your Medicare levy.

This will give you a refund for any excess tax which has been withheld from your pay. On the other hand you might have to pay the ATO if too little tax has been taken from your ongoing pay.



## Withholding example

- ⇒ Liam normally works about 6 hours a week as a casual retail employee and earns about \$90. But over the school holidays he works about 30-40 hours per week and earns about \$450. So in those weeks when he works a lot of hours he pays much more tax.
- ⇒ Liam might not even need to pay tax over the course of the entire year but the ATO does not know Liam's working patterns, nor those of the 12 million or so other Australians that are employed. So in the weeks that Liam earns a big wage the ATO asks his employer to withhold much more tax from his pay.
- ⇒ Liam is likely to get most, if not all, of this tax back when he does his income tax return at the end of the financial year.

## Tax file number

- ⇒ When you first start employment your employer will require you to complete a tax file declaration form related to your tax status.
- ⇒ Therefore you will have to have a tax file number (TFN).
- ⇒ Your TFN is for life. It stays with you for life.
- ⇒ Because the process can take a while you should apply for your TFN before you start looking for work.
- ⇒ If you don't apply for a TFN you will pay more tax; and you can't access government benefits.
- ⇒ Forms are available online, at Centrelink or at Australia Post shops.
- ⇒ You have to attend an interview either at a participating post office or an ATO shop front (or Centrelink for gov't benefits).
- ⇒ You'll need to bring primary and secondary proof of ID documents.
- ⇒ For people in remote areas you can use a mail order process involving certified copies of documents.
- ⇒ Go to: [www.ato.gov.au](http://www.ato.gov.au) (and search for Tax File Number.)

Income 2015/16	Tax on income 2015/16
0-\$18,200	nil
\$18,201-\$37,000	19c for each \$1 over \$18,200
\$37,001-\$80,000	\$3,572 plus 32.5c for each \$1 over \$37,000
\$80,001-\$180,000	\$17,547 plus 37c for each \$1 over \$80,000
over \$180,000	\$17,547 plus 45c for each \$1 over \$180,000

Does not include Medicare levy of 2% (as at 2015/16) or the Temporary Budget Repair Levy or the Medicare levy surcharge. Source: [www.ato.gov.au](http://www.ato.gov.au)

Income 20__/__/__	Tax on income 20__/__/__
0 - \$_____	nil
\$_____ to \$_____	
\$_____ to \$_____	
\$_____ to \$_____	
\$_____ and over	

Does not include Medicare levy of \_\_% (as at 20\_\_/\_\_/\_\_) or the Temporary Budget Repair Levy or the Medicare levy surcharge or other levies. Source: [www.ato.gov.au](http://www.ato.gov.au)



## How to calculate your income tax

### Tax Brackets

See the 2015/16 tax brackets on the previous page. The way that tax brackets work is that you pay the relevant tax rate depending on the amount of income you earned that is taxable.

For example, you may have a casual job at which you earn \$200 week. Given this, you may earn \$10,400 for the year. Your employer may have taken a little tax out of your wages each week, let's say \$10. This will add up to \$520 for the year. When you submit your tax return you will get all \$520 back. Your total tax bill will be \$0 because you are under the tax-free threshold of \$18,200.

You could use this money to pay for driving lessons or to buy your teacher a nice present.

If your friend has earned \$18,201 for the year and has no deductions then how much will they pay? They are in the 19% tax bracket. Does that mean they pay 19% of their taxable income in tax? No, of course not. They pay 19% on every dollar over \$18,200, but no tax on all the dollars earned under \$18,200. Their tax bill would be 18.2c. Imagine if they earned one more dollar and had to pay \$3.458 in tax on that extra dollar. This wouldn't be fair.

### Medicare levy

The normal Medicare levy is calculated at a % of taxable income when earning over \$21,335. (Higher earners pay more). In 2015/16, people paid a reduced rate for every \$ between \$21,335\* and \$26,668\*.) Beyond that the full 2% applies.

The Medicare surcharge is calculated at an extra 1-1.5%. So if single people have a taxable income of \$90,000 per year, or a family has \$180,000, and don't have appropriate private health insurance they have to pay an extra 1-1.5% Medicare levy.

So one extra \$ means that they get sluggish with an extra Medicare surcharge tax of \$900! The government really wants you to take out private health insurance doesn't it!

### Calculating income tax

We use the tax brackets to calculate total tax payable. We can then calculate total tax paid as a proportion of total income to compare tax amounts at different income levels.

**e.g. 1: Tax payable on \$17,000 = \$0**

**e.g. 2: Tax payable on \$30,000**

$$\Rightarrow (\$30,000 - \$18,200) = \$11,800$$

$$\Rightarrow (\$11,800 \times 0.19) = \$2,242$$

$$\Rightarrow \text{Tax payable} = \$2,242$$

$$\Rightarrow (\text{Total tax \%} = \$2,242 / \$30,000 = 7.5\%)$$

So an annual taxable income of \$30,000 will incur a tax bill of \$2,242. Tax payable represents about 7.5% of total annual income.

**e.g. 3: Tax payable on \$60,000**

$$\Rightarrow (\$60,000 - \$37,000) = \$23,000$$

$$\Rightarrow (\$23,000 \times 0.325) = \$7,475$$

$$\Rightarrow \text{Tax payable} = \$7,475 + \$3,572 = \$11,047$$

So an annual taxable income of \$60,000 will incur a tax bill of \$11,047. Tax payable on this amount represents about 18.4% of total annual income.

**e.g. 4: Tax payable on \$150,000**

$$\Rightarrow (\$150,000 - \$80,000) = \$70,000$$

$$\Rightarrow (\$70,000 \times 0.37) = \$25,900$$

$$\Rightarrow \text{Tax payable} = \$25,900 + \$17,547 = \$43,447$$

So an annual taxable income of \$150,000 will incur a tax bill of \$43,447. Tax payable on this amount represents about 29% of

**e.g. 5: Tax payable on \$300,000**

$$\Rightarrow (\$300,000 - \$180,000) = \$120,000$$

$$\Rightarrow (\$120,000 \times 0.45) = \$54,000$$

$$\Rightarrow \text{Tax payable} = \$54,000 + \$54,547 = \$108,547$$

So an annual taxable income of \$300,000 will incur a tax bill of \$108,547. Tax payable on this amount represents about 36.2% of total annual income.

\*Does not include Medicare levy of 2% (as at 2015/16) or the Temporary Budget Repair Levy or the Medicare levy surcharge.

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Complete the following tasks.

### Part A

- Use the 2015/16 (or current p.203) tax brackets to calculate tax payable on the following incomes. For each of these amounts, calculate the average tax rate paid.
  - \$4,567
  - \$22,754
  - \$33,500
  - \$55,000
  - \$75,000
  - \$150,000
  - \$350,000
  - \$1,000,000
- Calculate the amount of tax paid based on your income or the income of a part-time/casual worker you know.
- Plot your calculations for questions 1 a. to 1 f. on a bar graph for both income and tax paid.
- Plot the average tax paid % on a bar graph. Describe the pattern shown by the graph.
- Describe the patterns of income taxation at the different income levels. Does it seem fair? Why/why not?

This calculation is for simple tax and doesn't include the Medicare Levy, nor any rebates or deductions.

### Part B

- For each of the incomes in Part A, calculate the appropriate Medicare Levy (and other relevant levies) and re-calculate tax payable on each of these incomes. (Assume that the taxpayer does not have private health insurance.)
- For each of these amounts, re-calculate the average tax rate paid.

### Part C

- Find out about allowable deductions for your current occupation or an occupation you are interested in. (Start with [www.ato.gov.au](http://www.ato.gov.au) )
- List these deductions. Calculate whether you are entitled to a reduction in your assessable income and your overall tax payable.
- Perhaps your teacher can arrange for an accountant or tax agent or someone from the ATO to visit and explain about relevant deductions.
- Find out about any allowable rebates that you might be entitled to. Most of you will not be entitled to a tax rebate at this stage of your lives but some of your parents might be. (Start with [www.ato.gov.au](http://www.ato.gov.au) )

## 6. Personal budgets

Being able to create and manage a personal budget is an essential component of your life, especially as you transition beyond Year 12 and into your adult lives!

It is essential that you manage your expenditure and minimise the use of credit; especially seemingly easy sources of credit such as credit cards, 'payday' or instant loans and interest-free purchase contracts.

You also need to explore income sources such as wages and salaries, interest income and government benefits and assistance.

Additionally, you need to balance your expenditure out with your income in order to manage your day-to-day financial obligations, provide for longer-term spending requirements, save for or purchase assets such as a car and save for your future.

### Budgeting

A budget is a financial management planning tool that lists all of your forecasted revenue and expenses over a period of time. A budget allows you to see if you expect to have more money coming in (a **surplus**) or more money going out (a **deficit**).

A budget can help you plan your spending more responsibly and allow you to take control of your finances. When budgeting it is important to be as accurate as possible and to list all of the expenditure items that you are likely to encounter. You should also budget for 'other' expenses; some of these unknowns are likely to crop up unexpectedly.

You need to prepare different budgets depending on your personal circumstances and your goals. For example, your budget will be different if you are still in Year 12 compared to next year when you might be working or studying in post-secondary education.

An important aspect of budget review is to compare your forecasted amounts with the actual amounts to see how well you did. This will help you plan more accurately in the future.

### Potential expenditure categories and income sources

#### Expenses

- ⇒ mortgage or rent
- ⇒ home insurance
- ⇒ contents insurance
- ⇒ rates
- ⇒ electricity/gas
- ⇒ water
- ⇒ repairs/maintenance
- ⇒ car loan/interest
- ⇒ petrol
- ⇒ insurance
- ⇒ registration
- ⇒ service and tuning
- ⇒ maintenance/repairs
- ⇒ public transport
- ⇒ parking
- ⇒ fines and charges
- ⇒ sporting/club fees
- ⇒ health insurance
- ⇒ gym memberships
- ⇒ pharmacy, dental,

- ⇒ and other medicals
- ⇒ phone
- ⇒ internet
- ⇒ cinema/movie hire
- ⇒ entertainment
- ⇒ clubs
- ⇒ groceries
- ⇒ toiletries, beauty & health
- ⇒ household products
- ⇒ take-away, lunches and meals out
- ⇒ haircuts/grooming
- ⇒ clothing - personal
- ⇒ clothing - work
- ⇒ shoes and footwear
- ⇒ union fees
- ⇒ computing
- ⇒ electrical

- ⇒ child-care
- ⇒ school and education fees
- ⇒ books, magazines, subscriptions
- ⇒ holidays
- ⇒ gifts and presents
- ⇒ donations
- ⇒ special treats
- ⇒ credit card repayments
- ⇒ personal loan repayments
- ⇒ others, others - lots of others!

- ⇒ wages & salaries
- ⇒ government benefits
- ⇒ business income (profit)
- ⇒ interest income
- ⇒ investment income



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## AT Financial Management



### Investigation

For this task you are required to prepare an investigation into your own personal financial management. You will investigate your current financial position and prepare a budget. You will then prepare a budget based on your most likely work and/or study scenario next year. Finally you will prepare a report on the implications of these situations. The report will need to outline strategies you might need to implement in order to manage your financial position more effectively.

Using an investigation format negotiated with your teacher, complete the appropriate tasks as directed.

#### Part A: Current budget

- Identify and calculate your **key income sources** based on your **current financial situation**.
- Identify and calculate your **key expenditure categories** based on your **current financial situation**.
- Estimate and **calculate** these **current income** and **expenditure amounts**.
- Prepare a **monthly** and **weekly budget** based on these amounts.

#### Part B: Future budget

- Identify and calculate your **key income sources** based on your likely **future financial situation**. You will need to research, estimate and calculate likely **pay rates**, **support payments** and **other relevant income**.
- Identify and calculate your **key expenditure categories** based on your likely **future financial situation**. You will need to research, estimate and calculate **course costs**, **travel costs** and **other relevant costs** based on your likely future situation.
- Estimate and **calculate** your likely **future income** and **expenditure amounts**.
- Prepare a **monthly** and **weekly budget** based on these amounts.

#### Part C: Summary report on implications

- Prepare a **report** based on your budgets that **summarises** your **financial situation**.
- Identify **potential factors** for your **future financial situation**.
- Outline **strategies** that you might need to implement in order to **deal** more **effectively** with your **personal financial management** situation both **now** and in the **future**.

Your teacher might add other tasks. If so record these below along with other important information such as report format, due dates, word length, use of images and multimedia and others.

*Other tasks and important information*

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## Independent Living

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5. Accommodation options .....218
6. Tenancy agreements .....220
- Assessment task .....222

8

8. Independent living: Activities	p.	Due date/ Done?	Comment
A Glossary - Independent living	209	<input type="text"/>	<input type="text"/>
B Next year	210	<input type="text"/>	<input type="text"/>
C How independent?	211	<input type="text"/>	<input type="text"/>
D Munching the dollars	214	<input type="text"/>	<input type="text"/>
E Running a motor vehicle	216	<input type="text"/>	<input type="text"/>
F Other expenses	217	<input type="text"/>	<input type="text"/>
G Accommodation options	219	<input type="text"/>	<input type="text"/>
H Tenants' rights and responsibilities	221	<input type="text"/>	<input type="text"/>
AT Independent living		<input type="text"/>	<input type="text"/>

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### Glossary - Independent living

A

In your workbook complete a glossary using key terms and workplace examples.

List key word/terms below and provide a definition and an example in your workbook.

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independent  
living



## 1. Living independently

There comes a time in everyone's life when they have to strike out on their own. Australian society is changing with an increased proportion of young people living at home longer. This is due to a variety of reasons including:

- ☹ reduced access to entry-level employment
- ☹ increased expectation to complete post-secondary qualifications
- ☹ higher costs of post-secondary study
- ☹ cost of living pressures
- ☹ reduced access to government benefits
- ☹ increased time required to qualify for independent status for Newstart
- ☹ family responsibilities including caring duties

and other reasons specific to an individual's own living circumstances.

However, there does come a time when a young person will need to leave home and live independently. And some of you, particularly those in regional or remote communities, might find that you will be leaving home as early as next year to access better job or study opportunities.

You think life is tough now? Wait until you're on your own and having to meet all the responsibilities (and expenses!) of an adult life.

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### B Next year



1. So what are your plans for next year? Why so?

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2. Identify what you feel might be the biggest challenges that you may have to deal with based on those plans.

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## 2. How independent?

As you move into this next phase of your life you might experience varied degrees of independence based on your own personal situation. Of course some secondary school students do live fully independently while still at school. Their ability to manage school, work, personal life and finances means that they are very enterprising indeed.

### Partially living away from home

You might have to relocate during the week to work or study and come home on weekends, or during semester breaks. Your family might still be looking after you financially and you might just pay for your own luxury items.

### Fully living away from home

You may have to relocate to study or work so you move out. But your family might still be covering most or perhaps even all of your costs. They might do that to help you gradually build your financial independence until you can earn a decent and regular income. For example, pay for a first year apprenticeship is very low and you might spend most of this pay just on running and maintaining a car. So your folks cover the other things.

### Partially independent

You've moved out but your family is helping to cover some expenses, such as paying your rent. This happens to some young people when they move to study, or when they relocate to take on a job such as an Australian Apprenticeship. Over time you take on a greater financial burden as your employment situation improves.

### Fully independent

You're out there, on your own, covering all your rent, bills, food, car expenses, utilities and everything else. You may be in a share house or living with a partner or even have your own young family (but hey, there's no rush for that!) You're even doing your own washing and cooking it home for your mum to do while you eat a nice Sunday roast!

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How independent?

C

Which of above seems more likely to be your independent living situation? Why so?

IPP

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### 3. Living costs

If you have already completed Section 7 you would have been introduced to budgeting. It is important to reiterate that one side of the financial equation is easier to manage than the other. You can't do much about the money-in side (**income**) except to try and get a job and build a future career.

However the money-out side (**expenditure**) is the part of the equation you have direct **responsibility** for. Unfortunately that takes discipline. And **financial discipline** is hard. So let's take a look at the most common costs of living independently.

#### ⇒ Rent

Rent is charged weekly and usually paid monthly (i.e.  $52 \times \$300/12 = \$1,300/\text{month}$ ). You pay rent in advance. Meeting the rent can leave a big hole in your finances. To meet your rent you should deduct your weekly rent commitment from your income and let it sit in your bank account until your rent is due.

#### ⇒ Bond

Tenants are required to lodge a bond, normally equivalent to one month's (or 4 weeks) rent. You are also usually required to pay one month's rent in advance. So this means you have to find just over 8 weeks equivalent rent before you move in. This can add up to thousands of dollars. This requires saving up before you move out to live independently!

#### ⇒ Food

We all have to eat. But some of us eat more than others. How much do you eat? And how much of this cost do you pay for? You can't live on 2-minute noodles and alfalfa sprouts forever! However you can't live on 2-minute noodles and alfalfa sprouts forever!

You can reduce your food bill by cutting back on meat, increasing consumption of pulses, beans and vegetables, buying in bulk, buying from markets at the end of trading.

And don't forget about beverages! Coffee, tea, milk, soft drinks, bottled water, sports drinks - even alcohol. Some people find that their weekly beverage costs might be more than their food bill.

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#### ⇒ Utilities

One of the most expensive and ongoing costs associated with living independently are utilities. These include electricity, gas, water (if relevant), fixed phone and internet, etc..

Electricity charges have risen steeply over the past decade and these will represent a major financial commitment in your budget, especially if you use a lot of technology! Most utilities can be paid using an 'Easy Pay' system whereby you can pay a portion per week. This spreads the cost of your bill and removes bill shock.

You will also encounter connection fees to commence services, reconnection fees (if you are cut-off for not paying bills), late payment fees and other potentially nasty surprises.

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## ⇒ Transport

The two main transport options are private transport, i.e. motor vehicles, and public transport, i.e. trains, buses, taxis, ferries, trams, planes, etc.. However, an increasing number of people are using personal transport options such as cycling, scooters, skating, walking and other self-propelled means.

In Australia the majority of private motor vehicle use is for commuting to and from work. This can be a costly impost but might be absolutely necessary if you work a long way from where you live, or if you work flexible, irregular, or early or late shifts, if you have poor access to public transport, if you live in regional and remote communities or if you need your vehicle for work, such as tradies do.

Public transport can be a cheaper and less stressful option. You could save considerably by purchasing weekly, monthly or even yearly travel passes.

Motor vehicle costs include standing costs and running costs. **Standing costs** reflect the amount you pay for the vehicle, which is reflected in depreciation, as well as any interest charges on the finance required to pay off your vehicle loan. **Running costs** include day-to-day expenses such as fuel, maintenance, repairs, insurance, registration, parking, fines, etc..

After rent, transport costs can be the 2nd biggest commitment in a person's weekly budget. So do you need that car or will pedal power suit you?

## ⇒ Entertainment

Life is not all about working and paying bills. To achieve a work/life balance you will engage in leisure and recreation activities. However, many of these can be costly. Socialising, cinema and the arts, clubbing, sport and fitness, media, online entertainment, hobbies and so on can all burn a big hole in your budget. So managing these important parts of your personal life can be tricky when your income stream is low.

## ⇒ Other

Some people manage their budget quite well, following financial discipline in the above areas. However, other expenses will occur that can cause financial strain.

Health care, medical and pharmaceuticals, insurance, study costs, fines, gifts, personal care such as haircuts, clothing and footwear, devices, gigs (data), holidays, toiletries, household items, pet care - the list goes on! Unfortunately many people use credit to pay for these things. This of course causes debt, debt and more debt! And Australian consumers are one of the world's largest carriers of personal debt. Will you be another of those - or are you already?

Oh, and then there's your mobile bill!



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**Sometimes it's the unexpected expenses that can really break the bank!**

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## D Munching the dollars

1. Right now estimate how much you think your weekly food and beverage cost is.

2. Ok now recall the last 7 days and list down exactly what you ate and drank. Estimate the cost of your consumption. (Big appetite? Then use your workbooks!)

Day	1		2		3		4		5		6		7	
	Items	est \$	Items	est \$	Items	est \$	Items	est \$	Items	est \$	Items	est \$	Items	est \$
Breakfast														
Mid-morning														
Lunch														
Afternoon														
Dinner														
Evening														
Other														
Totals														

3. Now find out the actual cost of the items you consumed. You might have to calculate a total meal cost and calculate your proportion. You might need to add some items to the table as well if you haven't been totally accurate.

Day	1		2		3		4		5		6		7	
	Items	Act \$	Items	Act \$	Items	Act \$	Items	Act \$	Items	Act \$	Items	Act \$	Items	Act \$
Breakfast														
Mid-morning														
Lunch														
Afternoon														
Dinner														
Evening														
Other														
Totals														

4. In your workbooks comment on the results. How do you think you might handle your food and beverage costs and consumption if you were living independently? Discuss as a class.

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## 4. Getting around

So as you develop your career next year, either through working, study or a combination of the two, what will be your best transport options for getting around? Some entry-level employees have little choice but to invest in a motor vehicle due to the nature of the job, their location and other factors such as shift work.

Many of you will be able to access public transport. But the availability and frequency of public transport services does favour those who live in metropolitan areas.

And some of you, those who work or study close to where you live, will be able to rely on yourself to get around by cycling, walking or other self-propelled means.

### Travel costs

The first cost issue with travel is the direct (explicit) costs of the travel itself. When we use public transport we can easily see these costs. These are the costs of the ticket or fares we pay to use the system. For private transport we can see the fuel, rego, insurance and other costs.

The second cost issue with travel is the lost time. People put a different value on their time. If the travel is associated with a leisure activity then they might be happy to 'give up' their time. But if the travel time takes away from their personal life or adds to their work time they might need to cost their time at their average hourly income.

### Vehicle costs

When we use our car for travel it is not so easy to work out the direct costs of travel. But you should consider direct petrol costs and wear and tear. According to the RACV in 2014, the average cost of running a car is \$219.25 per week to run in Victoria. These **running costs** include petrol and other consumables, tyres, servicing and repairs. Different cars have different running costs depending on their size, fuel consumption and service requirements.

Apart from running costs, there are other costs which include costs such as registration and insurance, depreciation of the vehicle, interest costs on the car loan and so on.

According to the RACV in 2014, a recent model Holden Commodore has standing costs of \$165.25 per week. These are the costs (which do vary slightly by state). Different cars also have different standing costs depending on their purchase price and trade value. The variation from state to state is minor and perhaps negligible.

The total vehicle costs for this Victorian Holden Commodore were \$219.25 per week based on an average drive of 15,000 kms per year.

The same model applies for used cars although the initial purchase price will be lower. So standing costs will reduce. However older cars generally cost more to run (i.e. less fuel efficiency and more repairs)!



'Petrol shock' can afflict many first car owners. Then there's rego shock, repairs shock and so on!

Image: Lisa F. Young/  
iStock/Thinkstock

## E Running a motor vehicle



- | Financial Planner - Running a motor vehicle |                    |           |                  |                  |           |
|---|--------------------|-----------|------------------|------------------|-----------|
| Name:                                       |                    |           |                  | Date:            |           |
| Vehicle:                                    |                    |           |                  | Year:            |           |
| Purchase price: \$                          |                    | Loan: \$  |                  | Interest rate %: |           |
|   |                    |           |                  | Loan fees: \$    |           |
| Running Costs                               | est \$             | Weekly \$ | 'Standing' costs | est \$           | Weekly \$ |
|   |                    |           |                  |                  |           |
|   |                    |           |                  |                  |           |
|   |                    |           |                  |                  |           |
|   |                    |           |                  |                  |           |
|   |                    |           |                  |                  |           |
|   |                    |           |                  |                  |           |
|   |                    |           |                  |                  |           |
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|   |                    |           |                  |                  |           |
|   |                    |           |                  |                  |           |
|   |                    |           |                  |                  |           |
|   |                    |           |                  |                  |           |
| Totals:                                     |                    |           | Totals:          |                  |           |
| Total annual cost:                          | Total weekly cost: |           |                  |                  |           |

- 

People often plan and estimate costs associated with rent, food and travel quite well because these are visible and impact on their everyday lives. But what about all those other expenses involved with being an adult, living a normal life and perhaps living independently? These can blow a big hole in your budget - immediately!

Consider your most likely living, work and study arrangements next year. Determine and estimate the most likely other expenses and their amounts that will be part of your day-to-day living. Complete the budget planner for these.

[illegible]

## 5. Accommodation options

If you are planning on living independently then there are a number of accommodation options. Of course you might **rent** a flat or an apartment on your own or with a partner or with a good friend. Some people move into a relative's dwelling. Many young people move into **share-house** accommodation, especially while studying or when they have just started working. Others rent a **room** or a bungalow in an established household and in some cases get food and housekeeping in exchange for rent (or board).

There are definite advantages and disadvantages with each living option. If living independently you are able to enjoy the freedom that comes from having your own life. You also develop skills in responsibility and self-management. However, this expensive option can see you struggle financially.

Moving in with a friend can be a good idea, especially if you have a close relationship. It allows you to split costs and be there for each other as you embark on life's adventure. However, living with someone day-in day-out can really put strain on a friendship. You might encounter aspects of someone's personality or habits and behaviours that you didn't realise they had. For example, you might like to go out and party with a friend. But if that's what they want to do all the time then you're going to find your life going downhill very quickly if you are sharing an apartment!

Some people establish successful households with their partner. However, if the relationship is quite new then problems can occur. If the relationship fails then you will be left with all the bills. Your ex may even take all the furniture and fittings. And you still have to find another person to move in and share the costs. Or you might be booted out!

Share-house living can be a good idea. You can split bills, meet new people and develop independence. However, once again people's true personalities might put a strain on harmonious share-house living.

Share-houses normally have rules and will interview prospective housemates. Not all people follow the rules (including possibly you). If one housemate fails to meet the rent you're all going to have to cover it or else. Bills can be split fairly. Someone might eat all your food, wear your clothes and use up all the gigs downloading Game of Thrones. Issues come up around showering, using toilets, staying up late and doing household chores. People go on holiday and never come back, leaving you both out of pocket and looking for a new housemate. And there is often the issue of when someone's partner or close friend moves in 'for a bit' and doesn't pay their way. So choose your housemates carefully.

*Image: Digital Vision/  
Photodisc/ Thinkstock*



Renting a room in an established house can be a good first step. Sometimes older couples may rent out a room when their kids move out. You might welcome the more considerate family atmosphere. It is also good because you might be on a month-to-month agreement, which is helpful if you are still on a trial with your employer. However, issues can occur based on personality clashes, strict rules and lack of freedom.

In all cases you should be very careful about who you live with. Personal safety and security is paramount. You might know your friends and your housemates, but what about their friends and acquaintances? Before you realise it you might be buying back your own iPhone from Cashies!

## Accommodation options

G

1. In pairs or groups outline advantages and disadvantages of each accommodation option. Which you would prefer and why? Share with the class.
2. Research some likely costs of each and list these in your workbooks.



Option	Advantages	Disadvantages
Renting on your own		
Renting with a friend		
Renting with a partner		
Living in a share-house		
Renting a room		
other		

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independent  
living



## 6. Tenancy agreements

A residential rental (or lease) agreement can be either periodic or fixed-term. A **periodic tenancy** continues (i.e. on a month-to-month basis) with the same terms and conditions. Either the **tenant**, or the **lessor** (or **agent** or **landlord/landlady**) must give notice to end it. (Tenants need to give a minimum 21 days' notice in writing.)

A **fixed term tenancy** is an agreement which rents the premises for a set period of time (i.e. 6 months or 12 months). Both parties are bound by this period of time. After the lease 'ends' the agreement will continue (it becomes a periodic tenancy) unless the tenant or the lessor gives 30 days notice about not renewing the agreement.

Tenants must receive a copy of the information statement, two copies of the **property condition report** which they check and return within 7 days and the **bond lodgement form** that must be signed and returned.

**Rent** and other conditions are bound by the terms of the lease. For a periodic agreement rent can only be increased every six months and 60 days notice must be given. If a tenant is continuing on after a fixed term agreement, then rent cannot increase within 30 days of the new agreement. Rent can only increase in certain circumstances. (Seek more advice for this from the agencies on p.221.)

Tenants and lessors are bound by the terms and period of a lease. If a tenant needs to end a fixed term agreement early, they should give as much notice as possible. This gives the lessor chance to find a new tenant and can minimise the costs incurred by the tenant in honouring and paying out the lease.

### Tenants responsibilities **Career and Enterprise 12 - Foundation**

As a tenant you are bound under the agreement to meet certain responsibilities.

#### i. Pay your rent on time.

If you fall behind you must explain your circumstances to the lessor and make arrangements to pay the arrears. Saying that "the cheque is in the mail" is not good enough, especially if you (like many of us) don't use cheques! If you are defaulting on your rent then the lessor has a right to take steps to have you **evicted**.

#### ii. Look after your rental property

You must look after the property and keep it in good order. This includes cleaning and day-to-day maintenance such as putting out the rubbish, lint, etc., testing smoke alarms and airing the property to protect from mould and mildew. You must report any issues and breakages. This is vital to ensure that small problems don't become bigger and more expensive issues. You might have to rectify those that have been caused by your own misuse or negligence. Others will be covered by the lessor such as blocked toilets, leaks, broken locks and damage by unknown parties. Regular **inspections** (with notice) are a part of the agreement.

Of course there is a provision for normal wear and tear such as normal carpet wear, flaking paint (to some extent) and other normal use conditions. Remember that you have signed a condition report at the start of your tenancy that documents the state of the premises when you moved in. Failure to meet these could jeopardise your bond!

iii. Meet the terms of the agreement

Your agreement is a legal document and might include conditions surrounding who can live there, notifying the lessor or agent if a party moves out, parking requirements, restrictions on subletting (including Air BnB etc.), minor alterations such as nails in walls, pets and others depending on the tenancy agreement. Once again failure to abide by these terms could jeopardise your lease.

iv. Respect neighbours' rights

Living independently can be fun. But are all night doof doof bashes respectful to your neighbours? Be courteous and considerate, including respecting the privacy of others and limiting noise issues.



"You'd look angry too if you were kept up all night by your elderly neighbours playing 'Hits from the Blitz'!"

Image: monkeybusinessimages/iStock Thinkstock

Tenant Advice Line

- ⇒ Western Australia has a free statewide advice line for all residential tenants. Call for assistance on:  
**9221 0088** (metro) or **1800 621 888** (country).
- ⇒ Also find out much more information including the laws and rules at:  
[www.commerce.wa.gov.au/consumer-protection/renting-home](http://www.commerce.wa.gov.au/consumer-protection/renting-home)



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Tenants' rights and responsibilities

H

Research to compile a list of the key rights and responsibilities of tenants.



Tenant rights and responsibilities	
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independent living

## AT Independent Living



### Investigation or Response

For this task you will complete either a concise investigation into living independently or a response based on questions related to living independently (completed under test conditions).

Your teacher will inform you of which task you will be required to do and the format for submission.

#### Note:

Your teacher might add other tasks. If so record these below along with other important information such as report format, due dates, word length, use of images and multimedia and others.

#### Investigation: Independent Living

1. Might you have to live independently next year? Explain.
2. Outline different accommodation options for living independently.
3. Summarise the advantages and disadvantages associated with each of these.
4. Estimate the likely costs associated with living independently. Show these on a bar graph or in a pie chart.
5. What are the basic legal requirements of a tenancy agreement?
6. Summarise advice you would give a young school-leaver who is considering living independently.

#### Response: Independent Living

You will undertake a task that requires you to respond to a series of questions.

The task is likely to be conducted under test conditions.

The questions might take the format of:

- Closed questions: e.g.

*What is a rental bond?*

- Open questions: e.g.

*Discuss 3 independent living options that*

*- Retrieval chart or overview template: e.g.*

*List 4 major responsibilities that you will have to meet when living independently.*

*Using a table format outline what you would need to do to meet these responsibilities.*

The task might also include stimulus materials such as a case study, graph, article or other related resource. e.g.

*Look at the pie chart that shows the relative proportion of independent living costs.*

*How does this compare to your own possible situation if living independently?*

Other tasks and important information

## Workplace Issues: Problem-Solving

- |   |                           |
|---|---------------------------|
| 1. Workplace issues.....224                           | 5. Working safely.....232 |
| 2. Dealing with workplace issues.225                  | 6. Correct pay .....235   |
| 3. Strategy: UCAR .....226                            | Assessment task.....236   |
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9

9. Workplace issues: Activities	p.	Due date/ Done?	Comment
A <b>Glossary: Workplace issues</b>	223	<input type="text"/>	<input type="text"/>
B <b>Workplace issues</b>	224	<input type="text"/>	<input type="text"/>
C <b>So what would you do?</b>	229	<input type="text"/>	<input type="text"/>
D <b>Anti-discrimination</b>	231	<input type="text"/>	<input type="text"/>
E <b>WHS responsibilities</b>	233	<input type="text"/>	<input type="text"/>
F <b>WHS induction</b>	234	<input type="text"/>	<input type="text"/>
AT <b>Dealing with workplace issues</b>	236	<input type="text"/>	<input type="text"/>

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### Glossary - Workplace issues

A

In your workbooks complete a glossary using key terms and workplace examples.

List key word/terms below and provide a definition and an example in your workbook.

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workplace  
issues

## 1. Workplace issues

One of the best things about working is the chance to work with other people. This can build your socialisation skills and increase job satisfaction.

One of the worst things about working is that you have to work with other people. This can lead to workplace issues, stress and lower job satisfaction!

There are some key issues that all employees are likely to have to deal with. However, some issues are more prevalent in particular industries depending on the nature of the occupation and the existing culture within organisations in that industry.

Some key workplace issues that you might have to deal with include:

- ☹ work health and safety
- ☹ discrimination such as racism and sexism
- ☹ bullying, violence and harassment
- ☹ work-related stress.



Many other issues are listed below. Some arise due to wage negotiations, disputes over working conditions and of course, working safely. So let's start this section with you discussing the likelihood of these issues occurring in workplaces you come into contact with.



### B Workplace issues



As a class research, discuss and develop definitions of workplace racism, sexism, harassment and bullying. Your teacher will lead you through this. Understanding these will assist you to recognise if they are happening in your workplace.



## 2. Dealing with workplace issues

We are going to explore tools and strategies that can assist you to deal more effectively with workplace issues. Then throughout the rest of the section you are going to apply these tools and strategies to common issues faced in the workplace, and especially those experienced by entry-level workers.

### Tool: Unpack the issue

Essentially this tool is about exploring and analysing the issue using the five questions of what, who, why, when, how? Although this may seem difficult at first, as you get more experienced at using these five questions you will be able to break down and analyse issues quite quickly. This requires you to use **empathy** to put yourself in the shoes of different people. You also need a working knowledge of **laws**, **guidelines** and other requirements related to work-related issues. Getting this knowledge might be about asking the right **questions** of the right people. So this is all about you being an enterprising **problem-solver**. Consider these examples and discuss as a class.

Question	Explanation	Examples
<b>1. What's happening?</b>	Is this issue about safety, interpersonal conflict, bullying, discrimination, aggression, ignorance (not understanding), unfairness, exploitation, lack of training, etc.?	e.g. i. Safety: A large delivery of heavy boxes requiring 2-person lifting. But the experienced employee says to do it individually. e.g. ii. Discrimination: An employee getting fewer shifts because the manager reportedly, "doesn't like Asians".
<b>2. Who's involved in the issue?</b>	Does the issue involve or is it involving anyone? Customers, clients, managers, subordinates, departments, suppliers, contractors, outside authorities and agencies, etc.?	e.g. i. Safety: An experienced worker and a novice worker. e.g. ii. Discrimination: A manager and a subordinate. Also, whoever witnessed the manager's comment.
<b>3. Why is this an issue?</b>	Is the issue illegal, unethical, against a code of conduct, failure to meet a behavioural standard and is it overt, covert, insensitive, unthinking, deliberate, ignorant, ongoing, dangerous, harmful, spiteful, and/or discriminatory?	e.g. i. Safety: It fails to meet a WHS code of conduct for manual handling and is dangerous for the employees. e.g. ii. Discrimination: It is illegal and spiteful to the employee.
<b>4. When must this issue be dealt with?</b>	Must the issue be dealt with immediately, at next available opportunity, during work, after hours, at a meeting, in private, in consultation, in training, etc.?	e.g. i. Safety: Immediately as performing the unsafe lifting may cause injury to a worker. e.g. ii. Discrimination: Both in public and in private, as the boss must first meet with the manager and the worker separately to document the issue; and also meet with any witnesses.
<b>5. How could/should the issue be dealt with?</b>	Does resolution of the issue relate to a law, guideline, rule, regulation, policy, work practice, code of conduct and can it be dealt with by training, communication, negotiation, mediation, punishment, dismissal; and who has the authority to deal with the issue?	e.g. i. Safety: It fails to meet a WHS guideline for safe manual handling so it needs to be reported. A breach could result in a fine for the employer. Immediate communication is needed. e.g. ii. Discrimination: If found to be true the discrimination must stop immediately as it is illegal and could result in a fine. The manager and worker might require a mediation session leading to an apology. The worker might lodge a complaint.

### 3. Strategy: UCAR

**UCAR** is a 4-step process for dealing with workplace issues. It involves **unpacking** the issue (as you just examined), **communicating** the issue, getting **assistance** with the issue and **resolving** the issue. So have a read for yourself and discuss how you would use each step to deal with workplace issues.

#### 1. Unpack the issue

- ⇒ Use the questions of **what, who, why, when** and **how** to determine the type of workplace issues that are occurring and how they might best be resolved.
- ⇒ Unpacking requires a working knowledge of laws, guidelines, codes of conduct and other expected standards of behaviour. This includes your rights and responsibilities.
- ⇒ It also relies on using empathy to see the issue from different viewpoints.
- ⇒ This assists you to understand if the breach is deliberate, harmful, accidental, ignorant or just a breakdown in communication.



*e.g. On your pay slip you see that you haven't been paid for your overtime. Before shooting off a nasty email to the pay officer you might find out that your manager never recorded the information on your weekly timesheet. What would you do?*

#### 2. Communicate the issue

- ⇒ Most issues will need to be reported and communicated formally.
- ⇒ Some issues must legally be reported on an accident or incident form or through some other means, including verbal reporting to a person with seniority. e.g. Harassment, aggression, violence, safety breaches, etc..
- ⇒ Some issues might need to be reported based on an organisation's internal policies and code of conduct. This might involve an incident form and verbal reporting.



- ⇒ All issues that are serious should be documented in writing.

*e.g. In your apprenticeship you are working on the salad station and you notice that the sous chef, when emptying a pot of water spills some on the floor. No-one does anything to clean it up. But the sous chef orders you to get back to your work station because there's too many covers to get out. A waitperson rushes in and slips on the spill, breaking their wrist.*

- ⇒ Issues based on misunderstanding might be communicated directly to the person(s) causing the issue. You could explain to them how/why you feel this is an issue.
- ⇒ This could clear up any misunderstandings based on ignorance or miscommunication and might lead to a resolution right there and then.



*e.g. You are working in a shop with your direct supervisor and you ask if you can look after the lotto counter because you haven't learned this yet. She answers sharply, "Well. Can you? Or are you going to need me to walk you through each baby step!" When there are no customers you say to your supervisor, "Did you realise that when you talk to me like that you make me feel that I'm stupid and that you are putting me down without even seeing what I can do?" What would you do?*

## 3. Assistance with the issue

- ⇒ You can't nor shouldn't be expected to resolve each and every issue on your own. Especially as an entry-level employee who might feel intimidated by older and more experienced workers.
- ⇒ Some rights are protected under law (such as freedom from discrimination, harassment and bullying). Other rights may be protected by internal policies and codes of conduct.
- ⇒ It is vitally important that you are aware of the person from whom you should seek appropriate assistance. They can also fully inform you of your rights.
- ⇒ This might be the WHS rep, a union rep (or shop steward), a supervisor, leading hand, or foreperson, a manager, a senior manager or team leader, HR, the EO rep and others depending on the type of enterprise, its size and whether they have designated people in these roles. At times you might have to seek assistance from an outside agency such as The Fair Work Ombudsman, your union, or the Equal Opportunity Commission.

*e.g. On your first day at work in the warehouse (after yesterday's induction and safety training) your manager shows you around and puts you under supervision of a team leader in the Orders Outward section. The team leader takes you across the busy warehouse to show you around but ignores the painted safety lines. You stay within the lines and he yells at you, "Hurry up, we haven't got all day". Already confused, you think you're going to need clarification about the safety guidelines. What would you do?*

- ⇒ If you are working in a small or micro enterprise, or working remotely in a small team you might find that the person to whom you should communicate an issue or get assistance from is the person 'causing' the issue, i.e. They (the only boss) gives you a direct order that is a breach of some law or guideline. Or you feel that their actions are discriminatory, bullying or harmful.

- ⇒ This makes it difficult to get assistance, especially if the issue is serious. So you might need to seek clarification from a co-worker, seek clarification from your boss or perhaps even go to an external agency. Not easy!

*e.g. You clean the fryers and replace the oil in your small local café. You ask your boss what to do with the oil? He says, "chuck it down the sink nobody cares." What would you do?*

*e.g. You are working on a small property with a co-worker (who's been there a few months more than you) and the leading hand. The co-worker gets sent further up the paddock and the leading hand says to you, "Here you can work the tools, he's not allowed to use them." The co-worker is indigenous and you think the leading hand is being racist." What would you do?*



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#### 4. Resolving the issue

- ⇒ The resolution of the issue is the important matter at hand. The resolution might take different forms based on the nature of the issue, how the issue is communicated or reported and the assistance needed and given.
  - ⇒ The aim of resolution is protection, and where appropriate, enforcement, of a person's rights.
  - ⇒ Some issues might be resolved by simply fixing the mistake. Honest mistakes happen all the time and these can usually be sorted out. Appropriate resolution should involve a change in work practices or systems to ensure that the mistake doesn't occur again. e.g. Incorrect pay, outdated safety equipment, etc..
  - ⇒ Some issues will be dealt with by following policies and guidelines. This will usually be carried out by someone senior in authority. Resolution might involve an official warning, a reprimand, counselling, retraining or even punishment such as a demotion, fine or dismissal. e.g. Unsafe work practices, intimidatory behaviour, inappropriate comments and use of language.
  - ⇒ Some issues can be resolved at mediation, with an acknowledgement of wrongdoing and an apology. However, serious issues might involve a formal internal process and also the involvement of an outside agency. Resolution might involve conciliation, mediation and even arbitration (legal judgements). Resolution might involve fines for the enterprises and punishment for the 'offender'. The victim might receive an award of damages from an arbitrator. e.g. Discrimination, sexual harassment, bullying, workplace safety breaches, etc..
  - ⇒ A key component of resolution is monitoring to ensure that changes are made to prevent the breaches occurring again. This can involve re-training, internal reviews, better management and even a change in workplace culture.
- e.g. Some female staff in a department store had reported to their union rep that they felt that one of their senior managers was sexually harassing them. He would make comments about how they needed to "look dress and act sexier in order to get more sales." He was also reported as saying to some of the young girls "if they ever got tired of their boyfriends then they should give him a call. The rep's complaint to the management was greeted with, "Oh just ignore him, that's how he is. He means no real harm."
- With support and advice from the union, one worker lodged a complaint against the firm with the Equal Opportunity Commission - who found in her favour. What would you do?

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## So what would you do?

C

Choose 2 of the issues presented in the UCAR process that you might have to deal with when working. Outline what you would do at each stage of the process. Suggest how the issue might be resolved, i.e. what would you do?

Workplace issue 1	Workplace issue 2
Unpacking	Unpacking
Communicating	Communicating
Assistance	Assistance
Resolution	Resolution

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workplace  
issues



#### 4. Equal opportunity and anti-discrimination

It is essential for both your personal wellbeing and safety that workplaces are free from unlawful discrimination, free from harassment and that wherever possible they provide positive incentives to help promote a more **culturally diverse** society.

Equal employment opportunity aims to protect employees, potential employees and other workplace stakeholders from discrimination, harassment and other forms of unfair treatment. It also aims to promote fair and equitable work-related opportunities for all people, regardless of personal characteristics, background or status.

**Equal opportunity legislation** makes it illegal to discriminate against people. The 1984 *Equal Opportunity Act (WA)* was enacted to deal with discrimination and harassment and now aims to promote equality of all people regardless of their characteristics and status in society. The **Equal Opportunity Commission** is the state body that deals with equal opportunity and discrimination issues.

**Discriminatory practices** that are outlawed include discrimination on the grounds of sex, marital status, pregnancy, family status, race, religious or political conviction, impairment, age and gender history.

These outlawed discriminatory practices relate to situations involving work, accommodation, education, providing and selling goods and services, activities of clubs, sports and community organisations.

##### Discrimination complaints

When people lodge a discrimination complaint they do so in relation to an **attribute** and for an **area**.

The **attribute** is the basis, grounds or reasons for which a discrimination complaint is being lodged, such as gender, age, race, etc.

The **area** is the type of action in public life that was being undertaken at the time such as employment, buying goods or services, education, etc.

e.g. "They said I was too old (**attribute of discrimination**) to be employed and work for them as a video games sales assistant (**area of discrimination**)."

##### Lawful discrimination

There may be some exceptions and exemptions where it is lawful to discriminate against people in situations including the following.

- ☺ Employment in small family businesses (i.e. not employing people non-family).
- ☺ Distribution of charitable benefits and provision of targeted welfare services by relevant organisations.
- ☺ Compliance with legislation such as not employing someone under 18 for a position that requires a drivers' licence or some other legislative requirement.
- ☺ Payment of youth and trainee wages.
- ☺ Occupational requirements including, preservation of decency or dramatic or artistic performance, including modelling.



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1. What is discrimination?

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2. How does equal opportunity legislation help prevent and deal with discrimination?

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3. Are you likely to face discrimination in a workplace? Why not/why so?

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4. What would you do if you experience work-related discrimination, or if you see work-related discrimination occurring to someone else? Who in the workplace, or which agencies could assist you and how?

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### Discussion

Although it is against the law to discriminate against an employee because of their dress or appearance “...an employer can create and maintain an image for their organisation that best suits their industry and their clients’ needs by setting reasonable standards of dress, appearance and behaviour.” How might this impact on you?



## 5. Working safely

### Employer responsibilities

Employers have a **duty of care** to provide a safe workplace for all stakeholders. As part of this duty of care employers are responsible for complying with any **laws** and regulations prescribed in the *Occupational Health and Safety Act 1984*.

Employers must also adhere to any **regulations** stipulated in *The Occupational Safety and Health Regulations 1996*. These general regulations prescribe minimum standards to be met in all workplaces. The regulations also define an employers' requirements related to a specific **hazard** (such as hazardous chemicals), type of work and/or industry (construction) or work practice (driving). The regulations also cover **licensing** and other issues. In some cases the regulations might refer to an Australian Standard or Australian/New Zealand Standard which must be complied with. In other cases employers should follow **codes of practice** or guidance notes or develop their own work practices that meet (or exceed) these.

### Employer Responsibilities

"I have to provide and maintain safe machinery and equipment."

"I have to make sure that I have developed safe systems and processes associated with all work activities."

"I need to follow procedures for safe use, handling, storage and transport of machinery, equipment and any dangerous substances."

"My workplace has to have safe workplace conditions such as fire exits and emergency equipment."

"I need to provide facilities such as clean toilets, cool and clean drinking water and hygienic eating areas."

"I must give my workers proper information, instructions, training and supervision to enable them to work in a safe and healthy manner."

"I need to ensure that any customers, visitors and the general public are not endangered by the conduct of my business."

"I'm expected to monitor my workers' health and conditions in the workplace."

"If needed I should engage experts to advise on health & safety issues."

"I must keep information and records relevant to workers' safety."

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### Employee rights and responsibilities

Workers have a natural and undeniable right to a safe workplace. This means that you should not be harmed by the work activities you perform in work-related situations.

To help protect this right, governments develop and pass **WHS (OSH) legislation** that becomes law, e.g. the licensing of tradespeople such as electricians. WorkSafe agencies enforce these laws, prepare guidelines to help employers and employees work safely and also offer training. Examples include industry specific hazard control resource packages, and training such as that offered to workplace safety reps.

You have to be an active participant in workplace safety. It is up to you to ensure that you follow all WHS guidelines and that you report any safety issues and problems to the appropriate workplace personnel. This is part of your workplace **responsibility**.

You also have to take care not to harm yourself or any other workplace stakeholders while you are carrying out your work activities. If you are unsure about a task or feel that is potentially unsafe you must ask **clarifying questions** before doing that task.

As potential employees you trust that an employer has taken all possible steps to ensure that the work environment and work practices have been designed and maintained to ensure safety for all involved. This also extends to appropriate **induction** and **training** for workers and the supply and use of **personal protective equipment**.

However, you should always be on the lookout for potential **dangers** and **hazards** and should immediately **report** them to someone with a position of responsibility.

## Employee Responsibilities



"I'm expected to take care of my own health and safety by working safely."

"I must always follow all safety guidelines/systems of work according to training and instructions."



"I must inform my supervisor about potential hazards or physical problems in the workplace."

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"I cannot operate any industrial equipment unless I have the appropriate certificate or competency."



"I need to take reasonable care not to affect the safety of others in what I do, and also not risk the safety of others by failing to act where needed."

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"I must immediately report any injury to the WHS supervisor or person responsible for WorkCover."

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WHS responsibilities

E

In your workbooks set out a table like the one below. Choose 3 employer and 3 employee responsibilities. For each of these explain how this responsibility is enacted in a workplace (or workplaces) with which you are familiar.

Employer responsibility		Employee responsibility	
<b>To provide and maintain safe machinery and equipment.</b>	<i>At L&amp;M ditchdiggers the boss gets the Bobcat serviced every 3 months to make sure that it is working properly and that all guards are in place.</i>		



## F WHS induction

Use the terms to complete the following passage about WHS induction.

Workplace safety is a s\_\_\_\_\_ responsibility. However, when you are undertaking work experience or structured workplace learning it is the responsibility of your employer to ensure that your work e\_\_\_\_\_ is safe and free from h\_\_\_\_\_.

When working you must use the correct personal p\_\_\_\_\_ equipment. It might be your responsibility to be dressed in appropriate c\_\_\_\_\_ and to wear safety b\_\_\_\_\_. It will usually be your employer's responsibility to supply appropriate protective equipment. You need to be aware of these requirements b\_\_\_\_\_ you go on your placement.

At the start of your placement you must be given an i\_\_\_\_\_ tour of your work environment so that you are made aware of any potential d\_\_\_\_\_. You must also be made familiar with the location of f\_\_\_\_\_ facilities, be shown the emergency safety e\_\_\_\_\_ and be introduced to the workplace s\_\_\_\_\_ representative.

Your employer is also responsible for giving you adequate t\_\_\_\_\_ and appropriate s\_\_\_\_\_ in order to safely carry out your day-to-day duties.

During your placement you must follow the work p\_\_\_\_\_ and undertake your work a\_\_\_\_\_ in a safe manner. This ensures that you do not harm yourself, your c\_\_\_\_\_, the c\_\_\_\_\_ nor any other person.

If you are ever unsure of anything you should speak up and ask, your WHS \_\_\_\_\_, your s\_\_\_\_\_, a fellow workmate, a safety or union rep or anyone s\_\_\_\_\_. If you feel you are in danger, are being t\_\_\_\_\_ or that you are not being looked after appropriately, ask to be excused and contact your school supervisor i\_\_\_\_\_.

- |                                     |                                      |                                     |                                      |
|-------------------------------------|--------------------------------------|-------------------------------------|--------------------------------------|
| <input type="checkbox"/> activities | <input type="checkbox"/> dangers     | <input type="checkbox"/> induction  | <input type="checkbox"/> shared      |
| <input type="checkbox"/> before     | <input type="checkbox"/> environment | <input type="checkbox"/> practices  | <input type="checkbox"/> supervision |
| <input type="checkbox"/> boots      | <input type="checkbox"/> exits       | <input type="checkbox"/> protective | <input type="checkbox"/> supervisor  |
| <input type="checkbox"/> clothing   | <input type="checkbox"/> first-aid   | <input type="checkbox"/> rep        | <input type="checkbox"/> threatened  |
| <input type="checkbox"/> colleagues | <input type="checkbox"/> hazards     | <input type="checkbox"/> safety     | <input type="checkbox"/> training    |
| <input type="checkbox"/> customers  | <input type="checkbox"/> immediately | <input type="checkbox"/> senior     |                                      |

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## 6. Correct pay

### Step 1: Check your payslip

Section 7 outlines the requirements on a payslip. Each pay period you need to check that the following are correct.

- ✓ Hours worked.
- ✓ Rate of pay.
- ✓ Overtime hours worked.
- ✓ Appropriate penalties and/or loadings.
- ✓ Allowances (such as first-aid officer).
- ✓ Tax that has been deducted seems an appropriate amount.
- ✓ Superannuation contributions (if relevant).

### Step 2: Know your entitlements (your contract, award or workplace agreement)

Some payslips might show your award or employment agreement. However, many will not. So you need to know what your entitlements are under the relevant award or workplace agreement. Your entitlements will also be directly related to your job classification. (e.g. perhaps a title such as Technical Trainee Level 1 for a 1st Year Apprentice, or Retail Worker Level 4).

#### Fair Work Ombudsman

Get help to find out information about your pay and agreements by calling the Fair Work Ombudsman info line 8.00am - 5.30 pm, Mon to Fri. on: 13 13 94

You should do this before starting a new job.

You can also search through: [www.fairwork.gov.au](http://www.fairwork.gov.au)



### Step 3: Clarify the issue

Remember mistakes happen and if you are not satisfied immediately. You should seek clarification from your manager first. It might be a simple error that you are overlooking or that your employer has made a mistake with.

Work out the process for becoming involved in a claim with the person or HR. Is it face-to-face, by email or phone? It's always best to ask for clarification using a question. People do want to try and help and framing your issue this way can avoid conflict and allow the person responsible to solve the problem for you.

*"There seems to be something wrong with my pay this week, does this look right to you?"*

*"When I work overtime shouldn't I get paid an extra 15% for the first 4 hours and then 25% after that?"*

*"My hours worked are different from my timesheet, do you know how that could happen?"*

However, there may be a situation where you are being exploited (i.e. ripped-off) by an unscrupulous boss. You might need support from an outside agency to help you deal with this. So what would you do and who would you approach for help?



## AT Dealing with Workplace Issues



### Investigation or Response

For this task you will complete either a concise investigation into a workplace issue or a response based on questions related to workplace issues (completed under test conditions).

Your teacher will inform you of which task you will be required to do and the format for submission.

#### Note:

Your teacher might add other tasks. If so record these below along with other important information such as report format, due dates, word length, use of images and multimedia and others.

Investigation: Dealing with Workplace Issues	Response: Dealing with Workplace Issues
<ol style="list-style-type: none"> <li>1. Select a workplace issue you are likely to have to deal with in the early stages of your career life cycle.</li> <li>2. Discuss generally why this is an issue for workplace stakeholders.</li> <li>3. Use the UCAR tool to break the issue down and to analyse this issue.</li> <li>4. Summarise the key elements of the issue.</li> <li>5. Explain the likelihood of this issue being resolved.</li> <li>6. If a positive resolution, explain how this will make your workplace experiences better.</li> <li>7. If a negative resolution, discuss what else might need to be done to resolve the issue.</li> </ol>	<p>You will undertake a task that requires you to respond to a series of questions.</p> <p>The task is likely to be conducted under test conditions.</p> <p>The questions might take the format of:</p> <ul style="list-style-type: none"> <li>- Closed questions: e.g. <i>Explain the meaning of work/life balance.</i></li> <li>- Open questions: e.g. <i>Discuss 3 factors that might cause health and safety issues.</i></li> <li>- Retrieval chart or overview template: e.g. <i>Identify 2 workplaces with which you are familiar.</i></li> <li><i>Use the table to outline how each workplace might improve health and safety issues.</i></li> <li><i>Suggest another improvement for each workplace.</i></li> </ul> <p>The task might also include stimulus materials such as a case study, graph, table or audio/visual resource. e.g. <i>Read the case study on workplace discrimination and then answer the following questions.</i></p>

Other tasks and important information

## Workplace Numeracy

- |                                |                                   |
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| 1. Workplace numeracy .....238 | 5. Measurement in action .....249 |
| 2. Measuring .....240          | 6. Assessment task.....250        |
| 3. Measurements .....242       |                                   |
| 4. Measuring up.....244        |                                   |



10. Workplace numeracy: Activities	p.	Due date/ Done?	Comment
A Glossary - Workplace numeracy	237	<input type="text"/>	<input type="text"/>
B Numerical capabilities	239	<input type="text"/>	<input type="text"/>
C Measuring	240	<input type="text"/>	<input type="text"/>
D Measuring devices	241	<input type="text"/>	<input type="text"/>
E Measurements	242	<input type="text"/>	<input type="text"/>
F Measuring out	247	<input type="text"/>	<input type="text"/>
G Stop the goats	248	<input type="text"/>	<input type="text"/>
AT Workplace numeracy	250	<input type="text"/>	<input type="text"/>

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#### Glossary - Workplace numeracy

A

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In your workbook complete a glossary using key terms and workplace examples.

List key word/terms below and provide a definition and an example in your workbook.

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## 1. Workplace numeracy

One way or another, workplace numeracy is a vital skill-set that all employees must grow and develop in order to perform work-related tasks. You may be expected to apply numerical skills and competencies differently depending on your industry and occupation.

However, all entry-level employees will be expected to have the numerical foundation to enable them to **estimate, predict, calculate, interpret, analyse** and **problem-solve**.

### ⇒ Estimating

Estimating involves initial planning based on a person's knowledge, skills and past experience. Estimating might be supported by quick sketches, job **quotes** and general calculations. Estimating things such as size, cost, time, distance and shape is used to determine a 'ball park' figure.

e.g. A tradie will assess a potential job and predict the amount of materials needed; as well as the likely labour time involved.

### ⇒ Predicting

Prediction uses past knowledge of events as well as an understanding of sequences and patterns, to predict what is most likely to happen next. Predicting involves determining relationships between **cause and effect** and applying these relationships to future situations.

e.g. A retail manager will look at seasonal variations in sales data and predicting stock requirements to develop a plan for what to have on hand for the next season.

### ⇒ Calculating

Calculating involves using the skills of mathematics to properly carry out calculations! This includes simple functions such as addition, subtraction, multiplication and division - through to more sophisticated functions such as using the correct **order of operations**. Calculating might also require the development and use of formulae.

e.g. A caterer might have to calculate the food and beverage requirements, within budget, for an event such as a wedding.

Some people develop their numerical skills when young and find that they pursue a career in a field that suits these skills.

### ⇒ Interpreting

Interpretation involves looking at different activities and recognising, understanding, comparing and contrasting data and patterns. Interpreting is a vital skill in making sense of numerical information. A lot of data is collected and collated by ICT but a human will need to interpret this data to support their **decision-making**.

e.g. A small business owner will need to interpret financial information when making quotes, processing customer orders and operating and managing their business.



Images: lovleah/  
iStock/Thinkstock

## ⇒ Analysing

Analysing is a key skill as it involves using numerical information to make decisions. All data needs to have a purpose. Analysing numerical information and data allows you to make sense of your world and make informed decisions. An accurate analysis of the 'numbers' will guide you to take the appropriate **course of action**.

e.g. You might analyse your income and spending patterns as part of developing a personal financial plan; then take appropriate action to reduce your debt.

## ⇒ Problem-solving

Problem-solving uses numerical and mathematical calculations, processes, formulae and equations to develop answers to questions and make decisions.

It might involve each, or indeed all, of the other skills as well as comparing, scheduling, financing, designing, evaluating, assessing, inspecting or even assembling.

e.g. You are faced with many decisions as you finish Year 12. Problem-solving using numerical information will help guide you towards the right actions to take.

## Numerical capabilities

**B**

1. Honestly rate yourself in each of these 6 numerical capabilities. Briefly outline why you are at each level. (*Use very good, good, average, below average.*)
2. For each of these 6 capabilities outline an example of how you, as a worker might use these in work-related situations.

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## 2. Measuring

As part of our day-to-day personal and work-related lives we have to measure many different things. You can transfer your numeracy skills to work-related situations. For example:

- ⇒ times for cooking dinner - how much time to prepare and cook diners' orders
- ⇒ distance for a weekend road trip - or distance to a work site for a tradie
- ⇒ cost of a petrol bill - cost of petrol to run a courier business
- ⇒ mass (weight) of food ingredients - mass (weight) of a catering order
- ⇒ depth of a swimming pool - depth of a foundation hole on a construction site
- ⇒ area (and time) to mow a lawn - area (& time) to complete a lawnmowing round
- ⇒ volume of a gift package - volume of a delivery van
- ⇒ speed of a motor-scooter - the speed of a scootered pizza delivery.

### Measuring units and devices

A measurement unit is a particular and precise unit that is standard. **Standardised measuring units** make it easier to do calculations and comparisons. They also make it easier for people to communicate more effectively in personal and work-related situations by sharing a common language, and by developing a technical and professional vocabulary.

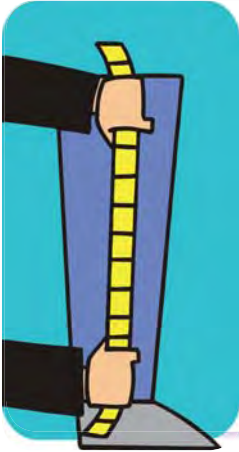
Measuring units are **calibrated** to produce standard readings on measuring devices. We can use some of these in our personal lives; such as a thermometer for cooking, or to assess the temperature of a car engine. We can also use a thermometer while working as a chef, or as a vet nurse or as an air-conditioning mechanic.

### C Measuring

1. What measuring devices do you use at home or in work-related situations? What is their unit of calibration?
2. How do you know just what is an acceptable reading? e.g. Too hot or too heavy?

Measuring device	Calibration/unit	Understanding or reading

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## Units of measurement

Key measuring units you should be familiar with include these.

- ⇒ Temperature: how hot or cold, measured in degrees Celsius, or °C.
- ⇒ Length: how long or short, measured in mm, cm, m or km.
- ⇒ Mass: how heavy or light, measured in µg, mg, g, kg, tonne.
- ⇒ Perimeter: how far around, measured in m or cm.
- ⇒ Area: how much spread or coverage measured in mm<sup>2</sup>, cm<sup>2</sup> or km<sup>2</sup>.
- ⇒ Volume: how much, or the capacity, measured in ml<sup>3</sup>, l<sup>3</sup> or cc.
- ⇒ Digital capacity: what size, measured in bytes, GB, MB, TB, etc..

## Measuring devices

D

1. What do each of these measuring devices measure and what units do they commonly use? Add 2 of your own.
2. Explain how you might use each of these in personal and/or work-related applications. Find images of these and include them in your workbooks.

Measuring device	What does it measure?	Personal or work-related example
thermometer		
caliper		
altimeter		
odometer		
scale		
ammeter		
speedometer		
measuring tape		
measuring cups and spoons		
wind vane		
pedometer		
sphygmomanometer		
your choice:		
your choice:		

### 3. Measurements

Useful and accurate measurements rely on the use and application of estimates, calibrated measuring devices, calculations, experience and transferable and work-related skills.

Some measurements rely on estimates and approximates. For example, how much paint to buy to paint a bedroom, what sized clothing to order online and how far and the duration of a journey to drive to the beach. Other measurements will rely on more accurate calculations, such as lengths of timber needed to build a carport, amount of tiles needed to complete a patterned wall feature and appropriate temperature at which to safely cook meats such as chicken, or to heat baby formula. By developing your skills of measurement in personal situations you can transfer these skills to relevant work-related tasks.

You might encounter **macro-measurements** in construction, mining and agricultural industries, such as the mass of concrete needed for an apartment block's foundations, floor and structure, the mass tonnage that a mining dump truck transports each trip from a coal mine or the area of crop that needs to be sprayed with insecticide.

In some cases you might need to know how to perform accurate **micro-measurements**, such as in precision trades like jewellery making, in health-care for pharmaceuticals and medicaments, and in engineering and manufacturing for micro-electronics and electro-technology devices.

Heavy construction might commonly use macro measurements.



#### E Measurements

1. List the units that usually apply to each of the following measurements.
2. Outline a work-related example for an occupation in which you are interested.

Measurement	Units	Work-related example
length	mm, cm, metre, km	measuring timber, masonry materials and fittings in mm in order to build to the required length.
mass (weight)		
area		
temperature		
volume		
size (computing)		
your choice:		

## Key measurements

Some key measurements you need to know how to calculate are covered here. Many of you might have already developed your numeracy skills in using some of these, so let's consider this as a recap and upskill activity.

### ⇒ Length

Length is a simple measurement. How long is that object? Length measures distance. Long distance might be better said as 'how far'; e.g. How far from Perth to London?; or how close; e.g. *"Where are you now?"*, *"I'm just a km away"*. In reality most of the lengths we measure are quite small such as the length of our body, the length of our clothes and the length of the distance of our eyes from our screens!

### ⇒ Perimeter

The perimeter is the distance around an object; or in other words, the combined lengths of all the sides or edges. Therefore, to calculate perimeter we simply add up the length of all sides of an object. Note: The perimeter of a circle is called circumference.

### ⇒ Area

Area is a 'how much' sort of calculation and measures the 2-dimensional coverage of an object or shape. i.e. How much area does that lawn cover? Surface area relates to how much of something is needed in 2D to cover the surface of a 3D object, such as gift wrapping a present.

### ⇒ Volume

The volume of an object refers to how much space it occupies. Volume is different from area in that it relates to 3 dimensions; length, width and height (or depth). In theory volume is actually measured by how much space an object displaces. However, it is fine to think of an object's volume as how much it holds; or in other words its capacity, like a 600ml (0.6L) bottle of Pepsi max.

### ⇒ Temperature

Temperature can be commonly referred to as the intensity of heat of an object, fluid, surface or other substance. Temperature is usually measured using a calibrated thermometer or similar device.

### ⇒ Mass

Mass is the appropriate term to describe how much matter is in an object. This then determines how 'heavy' an object is. Objects of the same size might have a different mass depending on the density of the matter from which the object is made. Consider the different mass of a gold bar and a chocolate bar of the same size.

We often use the word 'weight' when describing how heavy an object is. But technically this term is incorrect as weight describes the force of gravity on an object. (Yep; think about astronauts leaping about on the moon - same 'mass' as on earth but different weight.) But you can use the word weight in most practical applications as long as you understand that what you are really referring to is an object's mass!

We commonly measure weight (mass) in grams (or multiples thereof) but there are other measures of weight (mass) such as carats for gemstones.

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#### 4. Measuring up

Many practical work-related tasks require you to be able to both estimate and calculate **perimeter**, **area** and **volume**. These measurements all rely on the use of straightforward formulae based not on mathematical expertise, but on the application of straightforward logic.

Often these measurements might start as an estimate, even more so as you become experienced and build your suite of transferable and work-related skills. However, you will have to calculate exact measurements of objects and numeracy scenarios to determine exact perimeters (e.g. fencing), area (e.g. fabric cover) and volume (shipping and transport). Especially when you move from a quote to an actual billing or buying stage.

##### Perimeter

- ⇒ The perimeter is the distance around an object.
- ⇒ To calculate perimeter we simply add up the length of all sides of an object.

##### Perimeter: Rectangle

###### Perimeter of rectangle

= length + width + length + width

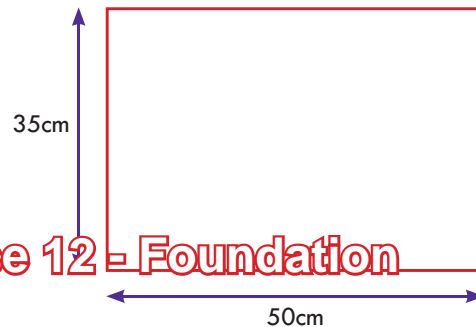
or  $l + w + l + w$  ; or  $(2l + 2w)$

Calculate perimeter of rectangle:

$$= 35\text{cm} + 50\text{cm} + 35\text{cm} + 50\text{cm}$$

$$= 170\text{cm or } 1,700\text{mm}$$

(Note: Nearly all trades use mm as measurements rather than cm).



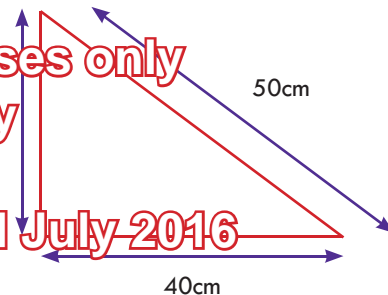
##### Perimeter: Triangle

###### Perimeter of triangle

= length side 'a' + length 'b' + length 'c'

$$= 30\text{cm} + 40\text{cm} + 50\text{cm}$$

$$= 120\text{cm or } (1,200\text{mm})$$



##### Circumference (perimeter) of circle

###### Circumference (perimeter) of circle

= diameter x 3.142

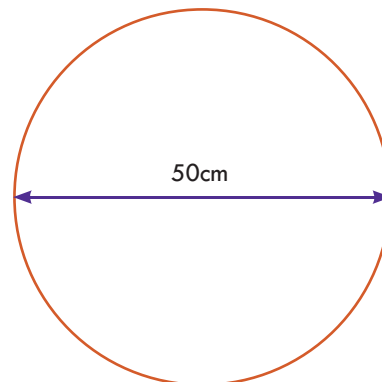
(Note: 3.142 is  $\pi$  or  $\pi$ )

or  $c = d\pi$

$$= 50\text{cm} \times 3.142$$

$$= 157.1\text{cm or } (1,571\text{mm})$$

Pi is always used for circles as it is a mathematical constant that measures the ratio of a circle's circumference compared to its diameter. As the circle gets wider, its circumference gets proportionally bigger!





## Area

- ⇒ Area measures the 2D surface coverage of an object.
- ⇒ To calculate area we multiply the key dimensions; the answer will always be in units<sup>2</sup>.

### Area: Rectangle

**Area of rectangle (A)**

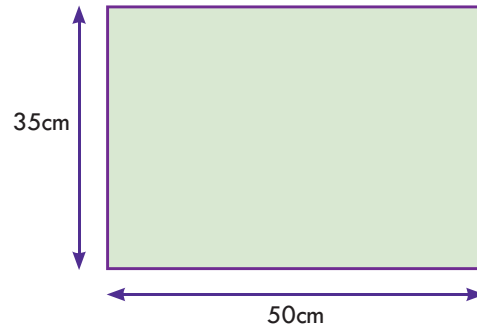
**A = length (l) x width (w)**

Calculate area of rectangle:

$$A = 50\text{cm} \times 35\text{cm}$$

$$A = 1750\text{cm}^2 \text{ (or } 0.175\text{m}^2\text{)}$$

Note: Here the unit, cm, is squared (<sup>2</sup>). That's because cm is multiplied two times in the calculation (i.e. cm x cm). And of course you are working in 2 dimensions with area, hence cm<sup>2</sup>!



### Area: Triangle

**Area of triangle (A)**

**A = 1/2 x base x height**

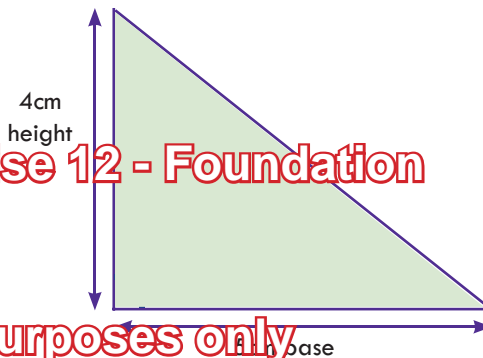
(or  $A = 1/2bh$ )

$$A = 1/2 \times 5\text{cm} \times 4\text{cm}$$

$$A = 1/2 \times 20\text{cm}^2$$

$$A = 10\text{cm}^2$$

Now, this formula makes sense because when you think about it, the right-angled triangle is basically half a rectangle. So the formula for calculating the area of a right-angled triangle is the same as that for calculating a rectangle, but halved!



### Area: Circle

**Area of circle (A)**

**A =  $\pi$  x radius<sup>2</sup>**

(or  $A = \pi r^2$ )

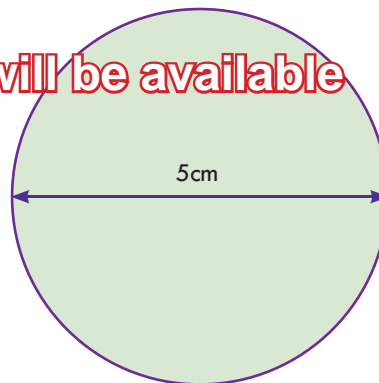
$$A = 3.142 \times (2.5\text{cm})^2$$

$$A = 3.142 \times 6.25\text{cm}^2$$

$$A = 19.6\text{cm}^2$$

The radius is half the diameter, or half the 'width' of the circle. You know how with circumference that as a circle gets wider, it's circumference gets proportionally bigger; well of course so too does it's area.

Good old  $\pi$  again!



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### Old-school v nu skUL

- ⇒ As technology increases we are seeing a growing incidence of digital measuring devices replacing analog ones. The claims supporting digital devices are that they are more precise and therefore more accurate, faster and safer.
- ⇒ Many devices use lasers for measuring levels, distances and angles. Others are used in technical and construction activities for locating electrical cables, gas lines, water pipes and other hidden dangers.
- ⇒ Digital laser rangefinders calculate accurate distances and support one-person operation. These devices can also store information, perform calculations and calculate area and other required measurements.
- ⇒ If you pay enough to invest in state-of-the-art industry-standard devices then the device can also send data to a smart phone app that can be stored in a spreadsheet to save having to transcribe while on the job.
- ⇒ Old school measures involve the user physically making the measurement and writing the data. This can cause measuring inaccuracies and transcription errors. But it can have the advantage of a hands-on approach, whereby a person uses their physical expertise, their 'eye' and their experience to measure (and estimate) accurately.



Images: (t) nikkitok/ (b) Tuned\_In/ iStock/Thinkstock

### Volume

- ⇒ The volume of an object measures its 'capacity' or 'size' in 3 dimensions.
- ⇒ To calculate volume, you need to multiply three measurements together. The units will be in  $\text{units}^3$  because now you are working in 3 dimensions!

#### Volume: Rectangular prism (cuboid)

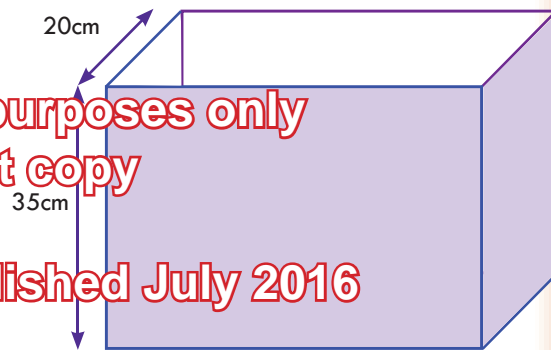
##### Volume of a cuboid

$$V = l \times w \times h$$

$$V = 20\text{cm} \times 50\text{cm} \times 35\text{cm}$$

$$V = 35,000\text{cm}^3 \text{ (or } 0.035\text{m}^3\text{)}$$

Note: Here the unit, cm, is cubed ( $^3$ ). That's because cm is multiplied three times in the calculation. (cm x cm x cm). And of course you are working in 3 dimensions with volume, hence  $\text{cm}^3$ !



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#### Volume: Cylinder

##### Volume of a cylinder

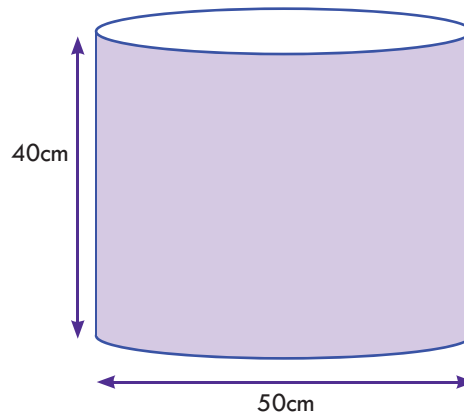
$$V = \pi r^2 h$$

$$V = 3.142 \times (25\text{cm})^2 \times 40\text{cm}$$

$$V = 3.142 \times 625\text{cm}^2 \times 40\text{cm}$$

$$V = 1963.75\text{cm}^2 \times 40\text{cm}^2$$

$$V = 78,550\text{cm}^3 \text{ (or } 0.079\text{m}^3\text{)}$$



## Measuring out

F

1. Perform the following calculations showing all workings. (Tip: It might be a good idea to draw a sketch in your workbooks!)
  - a. The perimeter of a fence around a rectangular yard measuring 10m x 8.5m.
  - b. The surface area of the lawn of this yard (assuming it goes right up to the fence).
  - c. The surface area of a right-angled triangular compost structure located in the yard that has a height of 90cm and a base width of 2m.
  - d. The area and volume of a rectangular 'cubby house' measuring 2m by 3m with a height of 120cm.
  - e. The area of a circular concrete fountain with an edge width of 75cm.
2. The owners are thinking of laying a synthetic lawn. Calculate how much surface area of lawn remains uncovered after the compost, cubby house and fountain are incorporated into the yard.
3. How much might a synthetic lawn cost approximately? Go online and find some more exact prices. What about natural turf? Which is cheaper and why?



## Calculations

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## G Stop the goats

Farmer Tone has been living on his 2.5 acre square patch of land for many years and as a retirement hobby he grows turnips, sprouts and of course his prizewinning onions.

His peace is shattered when Starlight Moonbeam and her partner Krusty Longshanks take over the vacant plot next to him. Living out of tents and their rainbow Bongo Van they pursue

a sustainable lifestyle and as such they allow their goats Marcel, Pablo and Freida to roam free. The problem is that the goats are getting into Farmer Tone's vegie patch and gobbling up all of his hard work.



Image: Angela940/iStock/Thinkstock

Tone can't take it any more when he comes out to see all 3 goats greedily devouring his prize onions. He is even more galled that Marcel appears to be smiling at him as he chows down on one particular fat bulb that Farmer Tone thought might have a chance at this year's county fair.

Tone has had a long conversation with his neighbours and says, "Look guys, I'm as reasonable as the next man, but we have to stop the goats." They reach agreement to build a fence and share costs.

1. Draw a sketch of the plan to stop the goats.
2. What length of fencing (in metres) would be needed to protect the block's perimeter from the goats? What type of fence would you recommend? Why?
3. Farmer Tone sees an opportunity in this and thinks he might be able to increase the area of his vegie patch. What is the total area of Tone's block?
4. Tone uses 40% of the block for his house, outbuildings and other amenities. What area would potentially be available for an expanded vegie patch?

Tone notices that his neighbours trap a lot of rain water in tanks. Good thinking by these green folks - this could save him some money. He looks online and sees a cylindrical tank that measures about 1.6 metres in height with an internal diameter of approximately 900mm.

5. What would be the approximate capacity (volume) of this tank in litres?
6. How much might a tank like this cost? How much might it save Tone on his water bill?
7. How long do you reckon this could last to water his expanded vegie patch?



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## 5. Measurement in action

The ability to apply numerical understanding to work-related tasks will make you a more skilled and valuable employee. Some common measurement activities that you might come across depend on your industry, your occupation and your workplace.

### 1. Measuring instruments

- ⇒ Hospitality and food services might use measuring cups and spoon-sized measures. You will need to be able to convert from ml and gm to cup and spoon sizes depending on the recipe.
- ⇒ Construction, trades, textiles, some retail and others will use both analog and digital measuring tapes and devices. They will need to convert between different lengths as well as calculating perimeter (e.g. guttering), length (e.g. dressmaking), area (e.g. landscaping) and other measurements.
- ⇒ Some jobs require the use of micro scales in cooking, pharmaceutical, sciences and retail. Macro scales may be used in construction, transport, wholesale, engineering and other fields. There are strict laws governing the use of weights and measurements in industry.

### 2. Materials and inputs

- ⇒ Goods producers such as farmers and manufacturers need to be able to predict, estimate and calculate amounts and costs of inputs.
- ⇒ However, nearly all service providers use various inputs such as components (e.g. IT repairs), fuel (e.g. courier), ingredients (e.g. catering), raw materials (e.g. construction) as well as many others.
- ⇒ Accurate estimates and measurements allow workers to be able to order enough materials to get the job done. Accuracy also helps to prevent over-ordering which causes spoilage, waste and unnecessary \$ costs.

### 3. Stock

- ⇒ Retailers, wholesalers and manufacturers will buy stock either to sell as part of their operations, or to use to make other goods and services.
- ⇒ Estimating, calculating and keeping track of stock levels is vital to ensure appropriate customer service and to avoid excessive waste and cost. This also helps avoid 'stock-outs' which might see customers buy from a competitor, or which could result in lost sales.
- ⇒ Workers need to be able to estimate or calculate stock-on hand, as well as the amount of stock needed for an order (manufacturing) or to meet predicted demand (e.g. a florist). For example, a florist who is a flower grower, a market wholesaler and a local florist would approach stock-related estimates surrounding both Mothers' Day and Valentine's Day!

### 4. Labour

- ⇒ Service providers such as tradies need to add a labour charge to their quotes.
- ⇒ Labour charges obviously include the cost of a worker's labour on a per hourly basis based on how long it is likely to take to complete the job.
- ⇒ But more importantly, labour charges will also need to include an amount to recoup both fixed and variable costs associated with providing the service.
- ⇒ Fixed costs include the tradie recouping some of the costs of tools, equipment and vehicle; whereas variable costs might factor in travel time, fuel and other variables related to that specific job.



## AT Workplace Numeracy

### Investigation or Response

For this task you will complete either a concise investigation into numeracy in a workplace or a response based on questions related to workplace numeracy (completed under test conditions).

Your teacher will inform you of which task you will be required to do and the format for submission.

### Note:

Your teacher might add other tasks. If so record these below along with other important information such as report format, due dates, word length, use of images and multimedia and others.

Investigation: Workplace Numeracy	Response: Workplace Numeracy
<ol style="list-style-type: none"> <li>1. Select an occupation in a workplace with which you are familiar.</li> <li>2. Outline why workplace numeracy is vital for employees in this occupation.</li> <li>3. Which type of measuring devices and measuring units do these employees commonly use?</li> <li>4. Discuss 3 examples of how employees in this occupation use numerical skills on a day-to-day basis.</li> <li>5. Assess your numerical ability in relation to being able to carry out these tasks. What skills do you need to develop and how will you develop these?</li> <li>6. Outline an example of you using measurement skills to complete a work-related task. Show appropriate calculations and an image (if relevant).</li> </ol>	<p>You will undertake a task that requires you to respond to a series of questions.</p> <p>The task is likely to be conducted under test conditions.</p> <p>The questions might take the format of:</p> <ul style="list-style-type: none"> <li>- Closed questions e.g. <i>Which units of measurement are commonly used for lengths of timber?</i> <i>Calculate the area of a rectangle using the following dimensions.</i></li> <li>- Open questions: e.g. <i>Which measuring devices are commonly used in a workplace you are familiar with?</i></li> <li>- Retrieval chart or overview template: e.g. <i>Identify 4 key examples of work-related numerical tasks in action. Explain how measuring devices and units are used for these.</i></li> </ul> <p>You will be provided with stimulus materials such as a case study, graph, article or other related resource. e.g. <i>Calculate the area of the lawn shown in the diagram.</i></p>

Other tasks and important information

## Volunteering/Experiencing Work

1. Getting out there .....	252	Safety Audit .....	258
2. Action time.....	254	Evaluation- Work-Related Skills ..	260
Induction Checklist.....	256	Evaluation- Industry Specific Skills	261
Work Placement Journal/Log.....	257	Assessment task.....	262

11. Volunteering/Work: Activities	p.	Due date/Done?	Comment
A Glossary - Volunteering/working	251	<input type="text"/>	<input type="text"/>
B Getting out there	253	<input type="text"/>	<input type="text"/>
C What am I going to do?	255	<input type="text"/>	<input type="text"/>
Induction Checklist	256	<input type="text"/>	<input type="text"/>
Work Placement Journal/Log	257	<input type="text"/>	<input type="text"/>
Safety Audit	258-259	<input type="text"/>	<input type="text"/>
Evaluation - Work-Related Skills	260	<input type="text"/>	<input type="text"/>
Evaluation - Industry Specific Skills	261	<input type="text"/>	<input type="text"/>
AT Work in action	262	<input type="text"/>	<input type="text"/>

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Glossary - Volunteering/working

A

In your workbooks complete a glossary using key terms and workplace examples.

List key word/terms below and provide a definition and an example in your workbook.


## 1. Getting out there

All throughout this subject you have been undertaking activities in order to improve your career portfolio and to help make you more employable. However, the key task that you can do to improve your chances of gaining entry-level employment is to build your **experience** in work-related situations

In order to do this you need to undertake a variety of one-off and ongoing work-related placements. These will enable you to build **generic skills**, **industry-specific skills**, **communication**, **teamwork** and **initiative**. In essence you will become a more **enterprising** young job-seeker with more to offer potential employers. You will also boost your **CV**, expand your **network** and gain valuable **referees**.

### Work experience/work placement

You should undertake placements in work-related settings that match your career pathways preferences. These will give you an insight into the day-to-day roles and responsibilities of workers in occupations in which you are interested. You can also see if you are suited to these roles - and indeed if you are even interested in this type of occupation.

You can develop industry-specific skills, learn and apply WHS in relevant situations and develop teamwork and interpersonal skills. You will also be able to identify your current strengths and weaknesses so as to develop an action plan to identify your skills gaps and seek out appropriate training, qualifications and experience to help set up your career. You will also establish industry contacts - and as you know - access to hidden vacancies is a key part of entering the labour market.

So what are you waiting for? Your teacher can help you organise these placements. By undertaking these while still at school gives you an advantage with supervision, WHS induction and coverage for public liability insurance.

### Volunteering/community work

Australia has many community and social organisations that are driven by volunteer labour and expertise. Working for a community organisation or a social enterprise creates a win:win:win:win situation.

1. You get the chance to develop your own skills and experience and build experience in real work-related situations.
2. You help your community by assisting them to achieve their goals - goals which are usually for a social good or make society better.
3. You gain access to an expanded network of people to grow your contacts.
4. You demonstrate leadership and responsibility by being proactively engaged in the community as you are actually becoming a stakeholder in making your community better.

Now it's hard to argue against that set of potential positive outcomes - not only for you - but also for others you assist!



Image: mangostock/iStock/Thinkstock

## Enterprise or personal development activity

Another option you could consider is to develop and run an enterprise or personal development activity. Some schools will actively support you to do this. In essence you may be creating your own, short-term, community enterprise.

Planning, organising, doing and reviewing any self-managed enterprise or personal development activity builds significant enterprise capabilities. This option might suit those of you who are considering becoming self-employed further into your career pathway. And undertaking a teams-based enterprise or community project builds even more skills.

Your activity might focus on a school-based outcome, such as training Year 7s in health and fitness (ideal if you want to get into sport and recreation).

Or you might initiate a community activity such as doing gardening and maintenance for elderly locals (ideal if you want to enter a trade or become a gardener).

Really the possibilities are endless. If your school supports this type of program, and many do, and you plan a safe and ethical enterprise activity, then you will have so much to add to your CV and to talk about in a job interview.



## Getting out there

B

Outline the advantages of each type of skills-development situation. List other relevant information about possible ideas, work settings or contacts.

Options	Advantages	Other information
Work placement		
Volunteering/ community work		
Enterprise/ personal development activity		
other?		

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## 2. Action time

For this section you will be required to do the some or all of the following tasks and activities.



Your teacher will lead your class through a discussion of your requirements, the steps you must take to fulfil your requirements and relevant timelines and deadlines.



**Don't wait for opportunities to happen to you,  
make them happen for you!**

Image:  
badmanproduction/  
iStock/Thinkstock

### Options

- ☐ Identify and source potential volunteer and/or community service opportunities.
- ☐ Undertake volunteer and community service placements.
- ☐ Identify and source potential work placement opportunities.
- ☐ Undertake work placement(s).
- ☐ Plan, organise, do and review an enterprise or personal development activity.

### Requirements and activities

As part of your enterprise or personal development activity, you must add others relevant to your IPP and EPP. Some of these tasks can be completed using the pro-formas included on the following pages.

- ☐ Undertake a school-based WHS induction (SmartMove) program before commencing placements.
- ☐ Participate in a workplace or external WHS induction program.
- ☐ Create and maintain a log book or placement diary.
- ☐ List and comment on daily duties undertaken.
- ☐ List community contacts and networks that you have established through your placement or activity.
- ☐ Identify and outline contacts and networks that you have established through your placement or activity.
- ☐ Conduct a WHS safety audit.
- ☐ Obtain a completed *Evaluation - Work-Related Skills* pro-forma from your supervisor.
- ☐ Self-assess using the *Evaluation - Work-Related Skills* pro-forma.
- ☐ Obtain a completed *Evaluation - Industry Specific Skills* from your supervisor.
- ☐ Self-assess using the *Evaluation - Industry Specific Skills* pro-forma.
- ☐ Complete a final report that summarises your strengths, weaknesses, interest in the job and action plan related to the placement or activity.

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## What am I going to do?

C

Outline your requirements related to volunteering, community work, work placements, and enterprise or personal development activities as directed by your teacher.



Requirement	What am I required to do?	Deadlines, forms & other information
1.		
2.		
3.	Career and Enterprise 12 - Foundation	
4.	For preview purposes only Do not copy  Book to be published July 2016	
5.	e-version master also will be available	
Other information:		



## Induction Checklist

Ensure that this induction checklist is completed before and during the work placement.

Student: \_\_\_\_\_

Workplace: \_\_\_\_\_

Student's role: \_\_\_\_\_

Induction by: \_\_\_\_\_ Position: \_\_\_\_\_ Date: \_\_\_\_\_

Prior to placement			At commencement of and during placement		
Activity to be completed	Initial when done	Date & time	Activity to be completed	Initial when done	Date & time
⇒ Meet with student.			⇒ Greet student and provide general induction.		
⇒ Discuss the operation of the organisation.			⇒ Check for appropriate attire.		
⇒ Determine suitability of student for work tasks.			⇒ Collect from student appropriate emergency contact information.		
⇒ Introduce to supervisor if appropriate.			⇒ Conduct general tour of facilities.		
⇒ Describe appropriate attire.			⇒ Introduce to supervisor.		
⇒ Clarify supply of personal protective equipment or work wear. Outline the			⇒ Conduct specific worksite familiarisation.		
			⇒ Show student immediate and common dangers.		
⇒ Negotiate dates, start, end and break times. Outline the			⇒ Conduct tour of first-aid facilities and emergency exits.		
			⇒ Outline emergency and evacuation points.		
			⇒ Show toilets and other staff		
⇒ Collect and sign appropriate forms.			⇒ Introduce to safety rep or relevant employee with responsibility		
⇒ Provide cover for any absences/lateness. Outline these:			⇒ Show student proper use of personal protective equipment.		
			⇒ Conduct training of student in how to complete work tasks.		
⇒ Supply student with appropriate literature, handbooks, etc..			⇒ Undertake start-of-day and end-of-day briefings with student.		
⇒ Meet with school representative.			⇒ Host visit from school staff member.		
			⇒ Complete student evaluation(s).		
⇒			⇒		
⇒			⇒		

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## Work Placement Journal/Log



Name:	Day/date:	Times at work/duration:
Workplace/Worksite:	Supervisor:	

Times at work	Description of the main tasks you performed and/or the duties you undertook during that time.
eg 8:30-9:29am	Signed on at 8.36am. Continued with the stocktake in the warehouse started yesterday.

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Explanation of training or experience today:		Skills I demonstrated today:	
Examples of how I used workplace technology today:		A WHS practice I followed or observed in action today:	
An effective communication tool or strategy I used today:		Special arrangements or requirements for next workday:	

Student signature:	Date:
Supervisor's signature:	Date:



### Safety Audit



1. Perform a WHS/OH&S audit of a work environment in your workplace or worksite.
2. Fill in an additional safety item for each of the 10 categories on the audit.
3. Add up to 10 other workplace safety risks that relate specifically to this work environment.
4. Draw or photograph 2 workplace safety hazards that are being controlled effectively.
5. Draw or photograph 2 workplace safety hazards that could be controlled more effectively.

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Safety Audit	
Workplace: _____ Worksite: _____	
Inspected by: _____ Date(s): _____ Time(s): _____	
<b>→ Floors...</b> <input type="checkbox"/> Coverings free from holes. <input type="checkbox"/> No spills, waste or rubbish. <input type="checkbox"/> No stock, boxes or materials on floor. <input type="checkbox"/> _____	<b>→ Aisles...</b> <input type="checkbox"/> Free from clutter and spillages. <input type="checkbox"/> Proper line-marking and/or traffic signs. <input type="checkbox"/> Adequate vision and illumination. <input type="checkbox"/> _____
<b>→ Windows...</b> <input type="checkbox"/> No broken panes. <input type="checkbox"/> Allowing adequate illumination. <input type="checkbox"/> Allowing appropriate ventilation if appropriate. <input type="checkbox"/> _____	<b>→ Illumination...</b> <input type="checkbox"/> Proper lighting for area. <input type="checkbox"/> Avoidance of shadowing. <input type="checkbox"/> Light fittings in good repair. <input type="checkbox"/> _____
<b>→ Workspace...</b> <input type="checkbox"/> Free from clutter. <input type="checkbox"/> Benches, desks, chairs correct height. <input type="checkbox"/> Adequate lighting. <input type="checkbox"/> _____	<b>→ Safety equipment...</b> <input type="checkbox"/> Proper protective equipment available. <input type="checkbox"/> Equipment in good repair. <input type="checkbox"/> All employees using PPE. <input type="checkbox"/> _____
<b>→ Machinery</b> <input type="checkbox"/> Safety cutoffs accessible and working. <input type="checkbox"/> Proper guards in operation. <input type="checkbox"/> Adequate lighting. <input type="checkbox"/> _____	<b>→ First aid</b> <input type="checkbox"/> Trained first-aid officer available and known. <input type="checkbox"/> Equipment clean, maintained and locatable. <input type="checkbox"/> Emergency procedures known and displayed. <input type="checkbox"/> _____
<b>→ Electricals...</b> <input type="checkbox"/> Appliances tagged. <input type="checkbox"/> No frayed leads. <input type="checkbox"/> Appropriate storage of cables. <input type="checkbox"/> _____	<b>→ Fire</b> <input type="checkbox"/> Appropriate extinguishers in place & serviced. <input type="checkbox"/> Fire exits marked and kept clear. <input type="checkbox"/> Emergency procedures known and shown. <input type="checkbox"/> _____
<b>→ Other relevant WHS/O&amp;S issues...</b> <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____ <input type="checkbox"/> _____	

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### Evaluation - Work-Related Skills

This evaluation needs to be completed by your supervisor in relation to your work placement.

Student: \_\_\_\_\_

Workplace: \_\_\_\_\_

Student's role: \_\_\_\_\_ Date(s): \_\_\_\_\_

Evaluated by: \_\_\_\_\_ Position: \_\_\_\_\_

The performance of the student in relation to:	Excellent	Very Good	Good	Basic	Not shown
⇒ Communicating effectively .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
⇒ Being adaptable .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
⇒ Showing initiative (and enterprise).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
⇒ Solving-problems .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
⇒ Managing and leading.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
⇒ Planning & organising .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
⇒ Learning new tasks .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
⇒ Using technology .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
⇒ Being self-aware .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
⇒ Working in teams .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
⇒ Working safely .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Briefly describe up to three of this student's most successful contributions/areas of involvement.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Briefly suggest areas that this student should aim to develop further.

1. \_\_\_\_\_

2. \_\_\_\_\_

Feel free to comment further. (Add another page or a specific evaluation if necessary.)

---



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Signed: \_\_\_\_\_ Date: \_\_\_\_\_

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## Evaluation - Industry Specific Skills

This evaluation needs to be completed by your supervisor in relation to your work placement.

Student: \_\_\_\_\_

Workplace: \_\_\_\_\_

Student's role: \_\_\_\_\_ Date(s): \_\_\_\_\_

Evaluated by: \_\_\_\_\_ Position: \_\_\_\_\_

### Specific work-related skills or competencies successfully demonstrated by the student:

*e.g. Safely used kitchen equipment including microwave, industrial dishwasher and peeling machine.*

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Briefly describe up to three of the student's most successful contributions to the work placement.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Briefly suggest areas that this student should aim to develop further.

1. \_\_\_\_\_
2. \_\_\_\_\_

Feel free to comment further. (Add another page or a specific evaluation if necessary.)

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

## AT Work in Action



For this task you will complete either one or more (or a combination) of the following work-related experiences.

- ☐ Work placement(s)
- ☐ Volunteering activities
- ☐ Community service activities and placements
- ☐ Workplace visits and familiarisation
- ☐ Enterprise activity or Personal development activity.

Your teacher will inform you of your requirements in accordance with your school's program. You must complete the related components of the SmartMove Safety Program and Safety Passport prior to commencing relevant external placements.

Successful completion of this task will be demonstrated through your fulfilment of a variety of activities that will be evidenced as part of your ongoing IPP and EPP including:

- ✓ creating and using a **log book** of your experiences
- ✓ reporting on your **daily duties** that you undertake through a daily journal (log book)
- ✓ performing a workplace **safety audit**
- ✓ listing **communication strategies** that you used in the workplace
- ✓ outlining **networks** that you have accessed and **contacts** that you have established
- ✓ obtaining relevant workplace **evaluations** and **references**
- ✓ completing a **personal audit** of your experiences that communicate both your **interest** in the type of work you performed and **suitability** for this type of work and workplace
- ✓ summarise your **suitability** for work based on these experiences.

These activities should be included and recorded as part of your ongoing **IPP** and **EPP** with relevant documents becoming a part of your **Career Portfolio**.



Your teacher is also likely to ask you to present an oral report to the class (or on video) that summarises your experiences.

### Note:

Your teacher might add other tasks. If so record these below and write on the planner, along with other important information such as report format, due dates, word length, use of images and multimedia and others.

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## Assessment Task - Work in Action

Name: \_\_\_\_\_

Tasks	Re-quired	Due by	Done	Teacher
<b>Part A: Prior to the placement/activity/experience</b>				
i. Negotiate suitable placements/activities.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
ii. Complete SmartMove requirements.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
iii. Get all relevant permissions signed and returned.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Part B: During the placement/activity/experience</b>				
i. Complete onsite WHS induction.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
ii. Complete daily journal/logbook.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
iii. Communicate effectively and list strategies used.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
iv. Conduct a WHS Audit.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
v. Build network contacts and record details.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
vi. Obtain workplace evaluations and assessments.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Part C: After the placement/activity/experience</b>				
i. Complete personal audit of your strengths and weaknesses.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
ii. Reflect on your interest and suitability for the role.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
iii. Update your IPP/EPP and Career Portfolio.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Prepare/submit final report in suitable format.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Give presentation report to the class (if required).	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Additional information:

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