

STUDY AND WORK: WHAT'S NEXT?

6

Before leaving school some people already know what career they want. Others have a few ideas, but haven't decided exactly what it is they want to do. Then there are those that aren't sure and are just looking to keep their options open.

No matter which category you fall into – because there's no right or wrong – there are things you can do to help you come to grips with working in the future. Right now you have the advantage of time. Use it to look at the opportunities available to you. When you finish school you might go to uni or enter a traineeship/apprenticeship, find a job, or maybe even start your own business. This unit gives you information about each of these options.


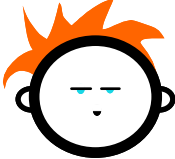
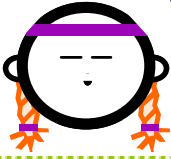


Remember that what you decide now is not necessarily forever. It's common for people to change their career – on average, working Australians make a major career shift three times during their life.

Job or career?

What is the difference between a job and a career? A job is work that “pays the bills”. A career is usually a chosen profession or occupation that provides an income. Often there is a planned sequence of jobs as you build a career.

Any job can help you gain skills, even though it may not be your career. In fact, you'll discover that the lessons and habits you form now, working at seemingly “unimportant” jobs, will help you throughout your future career.

So who's familiar now?

				
Kim wants to work in the fashion industry - it's as simple as that.	Nick believes that a uni degree will give him an edge, but what degree should he do?	Lena doesn't know what she wants to do – maybe something to do with sports?	Daniel's always known what he wants to do when he leaves school – be a mechanic.	Mel's aim is to end up as a researcher in biotechnology – that means lots of study ahead.

Work's just work?

Consider how your career choice can impact on your lifestyle and financial plan.

1

How much you earn

One of your single greatest assets is the earning power from your chosen career and/or your talents and skills. Many people think a house is the most valuable thing they'll ever own, but a lifetime of earnings is usually worth much more than a house.

2

Where you live

Not all jobs are available in all places – some career choices will restrict you to the major cities, whereas others can only be found in regional areas. Wherever you are, an important factor to consider is the cost of living. The cost of living includes items like rent or home costs, transportation, insurance, utilities like natural gas and electricity, and food. If you have a choice of two jobs, it's a good idea to compare both the salary and benefits of each location – and factor in any differences in the cost of living.

3

How you work

Think about the way in which you want to work – full-time, part-time, from home, or on a casual basis. There is increasing flexibility around work practices, but it's not always available. If it's really important to you, consider a career that is likely to let you work the way you want to.

4

Ah yes, even a sense of achievement

Don't forget you'll probably be spending a lot of time working, so it would be nice to get some personal satisfaction from what you do.

Your career choice ties in closely with your financial plan over a lifetime. The individual jobs you hold over the years generate cash and other benefits that drive your financial plan. Your plan provides guidance and direction to which jobs you take and which you reject, based on your career goals.

Being educated

No matter what the job, an almost sure-fire way to increase your worth out in the workplace is to have some relevant training. These days, most careers require some form of further education beyond high school.

Some of you may already know what qualifications you need for your chosen career. You might be thinking about going to uni, enrolling at TAFE, or entering an apprenticeship. Even if you haven't decided, there are other options open to you. A general qualification (like a Bachelor of Business) can provide you with skills that can take you in all sorts of different directions. Alternatively, you can delay further study and enrol as a mature age student when you feel more ready.

Further education options	Qualification	Examples of jobs based on qualification
University	Degree	Lawyer Teacher Physiotherapist
Private college	Certificate, Diploma, Advanced Diploma	Hotel Manager Business Manager Financial Planner
Technical and Further Education (TAFE)	Certificate, Diploma, Advanced Diploma	Public Relations Officer Chef Graphic Designer
Traineeships and apprenticeships	Apprenticeship (usually in conjunction with TAFE study)	Builder Hairdresser Mechanic

Study how you want to

After 12 years at school, you may find that you've had enough of full-time study and want to look at other options. Many courses give you the choice to study part-time, online or even through distance learning. (Courses can be delivered in a number of ways such as printed lesson notes, satellite broadcasts, videos, CD-Rom and e-mail.)

Be sure to check out your options before enrolling. Most institutions have counsellors who can help you with career and education planning so you make the most appropriate course choice for you.

Associated costs

Furthering your education is great because it can open up opportunities and increase your potential to earn more money. But it does cost.

- **Fees & HECS.** Vary depending on the institution and course. University is generally more expensive than TAFE.
- **Text books.** Expect to pay around \$80 to \$100 for a textbook.
- **Living expenses.** If you don't live close by, then you might need to consider living on campus or in nearby student rental properties.
- **Travel expenses.** If you do live close by, then consider what your daily travel costs might be.

Now this may seem like a lot, but don't despair. Government allowances, scholarships and other funding might be available depending on your university.

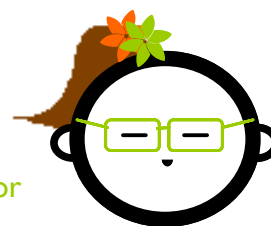
If you're thinking about studying, make sure you visit www.centrelink.gov.au. You may be entitled to the Youth Allowance or other government assistance that can help you while studying. It's also worth checking what your uni, college or TAFE has available – financial assistance and scholarships vary based on course and place.

Mel's reality check

Mel decides it's time to think about what she'll need to pay for when she goes to uni. Being Mel, she sits down and writes a list:

- Rent or board (hopefully she'll find something on campus)
- Electricity
- Gas
- Phone (will have to factor in the long distance calls to Miles!)
- Food
- Entertainment (hmm, movies or other sorts of socialising?)
- Transport (luckily she likes walking)
- Text books and course notes
- Other studying expenses (pens, paper, photocopying etc.)
- Insurance (personal stuff)
- Clothes

And that doesn't even include her actual uni fees or HECS... it's starting to add up. Hmm, perhaps it's time to think about saving some money. Oh no, maybe she'll have to get a job after all!



Being employed

When we work we trade our time, skills, knowledge and experience for money. If you are employed, money comes in the form of wages or salary from your employer. (You can also be self-employed but we'll talk about that in the next section).

Generally, the more you have to trade, the more you can earn. Not many employees are paid just for filling a chair in the office or looking good behind a counter day after day, year after year. The workplace is now a very competitive place and employers expect a lot more of their staff.

Key employee skills

A number of businesses were surveyed to find out what they considered to be key employee skills. Check out the list – you might be surprised at how many skills you already have, as many are based on your personality and ability to learn, rather than your existing knowledge...

Skill	Description
Personal values	Has loyalty, commitment, honesty, positive self-esteem, enthusiasm, reliability, good personal presentation and a good attitude towards life.
Communication	Listens and understands, speaks and writes clearly and directly, can read without assistance and can negotiate.
Teamwork	Works well with other staff (no matter what age or level in the company), can work well on own or as part of a team, and shows an understanding of other cultures.
Problem solving	Is creative, has drive to find solutions, able to estimate and calculate, understands basic budgeting, can make decisions and reason things out.
Planning and organising	Manages time well, understands processes and systems, establishes clear goals and works towards achieving them.
Learning and self-awareness	Is enthusiastic and willing to learn in any situation, open to new ideas and ways of doing things, has a personal vision, thinks about own performance.
Technology	Has basic computer skills and a willingness to upgrade skills, uses technology to seek, process and present information.

Source: *Employability Skills for the Future – March 2002.*
Commonwealth Department of Education, Science & Training

Get to know yourself



Take some time now to review how well you stack up in each key skill. Think in terms of a scale from one to five, with five being the highest. In what areas are you strong or, dare we say it, weak? Have a think about ways you could improve your weak areas.

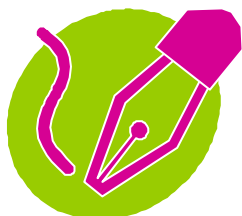
	Weak			Strong	
	1	2	3	4	5
Personal values					
Communication					
Teamwork					
Problem solving					
Planning and organising					
Learning and self-awareness					
Technology					

List three ways that you feel you can improve your skills:

1.
2.
3.

Discover what's right for you

The key to doing well in a job is knowing what makes you happy and gives you a desire to succeed. Look on one of the major job websites or in the job section of Saturday's paper and find five jobs that look interesting. Write down their job titles and a brief description of each. Then compare your descriptions and find three things some of the jobs have in common.

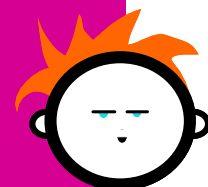


Secrets of success

Employers reward employees with more money for several basic reasons.

Nick is popular with employers and always seems to do well. It's because he's got what it takes - he's:

- dependable
- works well with others
- a good problem solver
- delivers high-quality work
- has high productivity
- is creative about his tasks
- develops with the job
- has a great attitude



	1	2	3	4	5
Job title					
Salary					
Description					

A Product and Operations Co-ordinator – what's that?

Many jobs are now hard to define – in fact it's difficult to work out what the job's about just from the title. There are so many different roles available these days, it's not possible to imagine all the options you have, or even what some of your career possibilities look like. So keep an open mind.

What do they have in common?

1.
2.
3.

What employees want

So that's what employers are after - but what do employees want from an employer? Besides money, there are additional incentives, or employee benefits, offered by employers. Here are a few of those benefits:

- **Paid holidays**

Employers typically offer paid time off (annual leave) of at least four weeks.

- **Paid sick leave**

Like holiday leave, many employers allow five to ten days per year of paid time off for illness, either for yourself or to take care of a family member.

- **Superannuation contributions**

Employers are obliged to put at least 9% of an employee's salary into a super fund.

- **Study reimbursement**

Some employers will pay for you to go to uni or to take additional training courses.

- **Health insurance**

Larger employers often provide health insurance for their employees.

- **Bonus scheme**

Many companies pay an amount in addition to salary once or twice a year, if you perform well in your job.

Some estimations calculate that employee benefits can cost an employer an extra 20% to 50% of an employee's income.

As you work for different companies during your lifetime, you can decide which benefits are important to you at the different stages in your life. If you're thinking about taking a new job with a different company, don't just think about the salary, consider what benefits are on offer.

Working for someone else is not for everybody, and starting your own business is becoming more and more popular.

Some people work for themselves because they enjoy being their own boss, and they have a strong sense of discipline. Other people become self-employed in order to keep all the profits from the work they do. And then there are the “entrepreneurs” who have the creativity and ingenuity to follow through and build a business from an idea.

There are some things to be aware of before going into business for yourself. Downsides can include there being no guarantees, no direction from a boss or peers, and no regular income. So being self-employed normally means you’re willing to take risks.

Start from scratch?

If you decide to go into business for yourself, you’ll most likely take the following, or similar, steps:

See an opportunity to provide products or services that are currently missing or that you can provide better than any existing business.

Take the initiative to learn all you can about existing competitors, and discover what it is customers really want from your product/service.

Develop plans to market your business, analyse your potential profit or losses, and then produce the product/service.

That is a very simplified list of what it takes. Starting your business isn’t always easy and it’s worthwhile getting practical experience before you go it alone. Finding out as much information as you can is always a good idea – talk with people already working in the same area, they can provide valuable advice about the business you are considering. There is also help available through government organisations:

- Centrelink (www.centrelink.gov.au) offers courses to teach you the basics and assistance to help you get a business off the ground.
- Business Enterprise Centres also provide advice and can give you specific details about starting a business in your state.
- ASIC (www.asic.gov.au) provides useful information and advice on running a small business.

Do you think you have what it takes to be self-employed?



How many of the characteristics that describe the typical self-employed person do you have?

- Independence
- Positive attitude
- Creativity and talent
- Risk-taker
- Good work ethic and honesty
- Hard worker
- Organisation and planning skills
- Self-confidence
- Good listener
- Team worker
- Decision maker
- Motivated
- Salesmanship
- Follow through

Looking ahead and working out what it is you want to do might seem a bit too hard right now. Which is fair enough, considering the impact your job or career can have on your future lifestyle, happiness and wealth!

The key is not to worry. No one said it was easy. Even if you don't get things exactly right to begin with, taking one step at a time and making decisions based on what you are good at and what you enjoy will lead you in the right direction.

Your ideal job might still be waiting to be discovered, or you may work for a while and then decide to go into business for yourself. There will be opportunities out there that you've never heard or dreamed of. For now, use this unit to help you. Understand yourself and what makes you tick, make sure you possess at least some basic skills, and go from there.

How did they get there?

Interview your parents, or other adult friends, who have careers. Find out how they got there, whether they like it and how long they think they'll stay. The answers might just surprise you!

Person interviewed _____

Background

What career did you want when you were my age?

How old were you when you got your first job and what was it?

How many different jobs or careers have you had in your life?

Current

What is your career and position?

Why does it appeal to you (maybe it doesn't!)?

What education and training did you need?

If I started out in your career, what would I need to do?

Does your career provide you with the lifestyle you want?

Do you think you'll stay in this career, or do you have dreams of heading off in another direction?
