

Module 1: Taxation System

The Ethical Accountant | Youth Employment Hub

Name: _____

Date: _____

Key Terms

- Tax File Number (TFN):** Your unique 9-digit number for the tax system
- Tax-Free Threshold:** \$18,200/year - earn this much before paying tax
- PAYG:** Pay As You Go - tax withheld from your wages

Quick Check

1. At what age can you apply for a TFN? _____
2. What is the tax-free threshold? \$ _____
3. What happens if you don't provide a TFN to your employer? _____

Reflection

Why is it important to understand how tax works when you start working?

Module Checklist

- I understand what a TFN is and how to apply for one
- I know what the tax-free threshold means
- I understand how PAYG tax works
- I completed the online quiz

Module 2: Superannuation

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Name: _____

Date: _____

Key Terms

Superannuation:	Money saved for your retirement
Super Guarantee:	12% of your wages paid by your employer
Compound Interest:	Earning interest on your interest over time

Quick Calculation

If you earn \$500/week, how much super should your employer pay?

$\$500 \times 12\% = \$$ _____

Over 1 year (52 weeks), that's: \$ _____ in super!

Reflection

Why does starting super early make such a big difference?

Module Checklist

- I understand what superannuation is
- I know the current super guarantee rate (12%)
- I understand how compound interest helps super grow
- I completed the online quiz

Module 3: Employment Rights

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Name: _____

Date: _____

Key Terms

Fair Work:	Australia's workplace laws protecting employees
NES:	11 National Employment Standards - your minimum rights
Minimum Wage:	The lowest amount an employer can legally pay you

Know Your Rights

Match the right to its description:

___ Annual Leave	A. 10 days paid leave when sick
___ Personal Leave	B. 4 weeks paid holiday per year
___ Max Weekly Hours	C. 38 hours for full-time workers

Reflection

What would you do if you thought your workplace rights were being violated?

Module Checklist

- I know where to find information about my workplace rights
- I understand the National Employment Standards
- I know how to check if I'm being paid correctly
- I completed the online quiz

Module 4: Finance & Budgeting

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Name: _____

Date: _____

The 50/30/20 Rule

50% = Needs (rent, food, transport) | 30% = Wants (entertainment) | 20% = Savings

Budget Practice

If you earn \$200/week after tax, calculate:

Needs (50%): \$ _____

Wants (30%): \$ _____

Savings (20%): \$ _____

Needs vs Wants

Circle NEED or WANT for each:

Phone bill: NEED / WANT

New sneakers: NEED / WANT

Bus fare to work: NEED / WANT

Streaming subscription: NEED / WANT

Reflection

What is one thing you could do to save more money each week?

Module Checklist

- I understand the 50/30/20 budgeting rule
- I can identify needs vs wants
- I have a plan for saving money
- I completed the online quiz

Module 5: Mental Health & Wellbeing

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Name: _____

Date: _____

Signs of Stress

Tick any you've experienced: Trouble sleeping Feeling overwhelmed Irritability
 Difficulty concentrating Changes in appetite Withdrawing from friends

My Self-Care Plan

Physical: (e.g., exercise, sleep) _____

Social: (e.g., friends, family) _____

Mental: (e.g., hobbies, relaxation) _____

My Support Network

Trusted adult: _____

Friend: _____

Helpline I can call: Kids Helpline 1800 55 1800 or Headspace 1800 650 890

Reflection

What is one self-care activity you will commit to this week?

Module Checklist

- I can recognise signs of stress in myself
- I have identified people I can talk to
- I know helpline numbers I can call
- I completed the online quiz