

Living Independently

Leaving Home

Before leaving home you should consider where to live, who to live with and how to financially support yourself. It is best to consider your situation and options before moving out. For example, leaving home may give you greater freedom however it is more expensive than living at home and involves more responsibilities.

The Northern Territory Courts may order people less than eighteen years of age to live at home, with a particular person or at a particular place.

Social Security, Centrelink and Allowances

*Please note that the rules about Social Security change often. Please check with Centrelink what the most recent rules are for receiving payments.

Youth Allowance

This is a payment for young people who need financial support while studying, training or looking for a job.

Centrelink may give you Youth Allowance if:

- ⦿ You're a full-time student aged 18 to 24
- ⦿ You're doing an Australian apprenticeship full-time and you're aged 16 to 24
- ⦿ You're aged 16 to 20 and are looking for a full-time job or you're combining part-time study with looking for work.

To receive Youth Allowance at the age of 15 you must meet certain rules. If you are a full-time student and aged less than 16 you may be eligible for Special Benefit if you are not supported by a parent or guardian. This can be very difficult. Get legal help.

Centrelink may consider you to be 'independent' and they may give you a higher rate of Youth Allowance if you're aged over 22 (this is the age of independence from 1 January 2012) and are a full-time student or apprentice. If you're under 22 you might still be considered independent if:

- ⦿ You're an orphan, in state care (or have stopped being in state care because of your age), or you are a refugee or homeless
- ⦿ Your parents can't provide a home, care or support
- ⦿ You have a dependent child
- ⦿ You've supported yourself by working (there are conditions that you need to meet)
- ⦿ You have been legally married, in a registered relationship, or living in a de facto relationship.

This can be complicated. Get legal help.

If you are a full-time secondary student who is under 19 and living with one or both of your parents, or with a guardian, you may not be eligible for Youth Allowance after 1 January 2012. Contact Centrelink or use the online calculator on the Centrelink website to compare payments and work out what's best for you.

Everyone who gets Youth Allowance payments must meet certain rules that Centrelink makes. If you break these rules, Centrelink may not pay you. In some cases, Centrelink may want you to agree to an Employment Pathway Plan, where you have to do certain activities each week, such as training, paid work experience, or voluntary work. If you don't agree to a plan, or if you don't stick to a plan that you've agreed to, Centrelink may not pay you. If you're sick and are temporarily unable to work, study or look for work, Centrelink may still pay you Youth Allowance. You have to get a medical certificate.

If you're under 18 and you leave school before finishing SACE and you don't plan on doing any further study or training, Centrelink may be unable to give you a payment. You may have to rely on your parents to support you unless you can find work. If you can't live at home, stay at school or find the right

study or training programs, ask to see the social worker at your local Centrelink office to talk about your options. Call 131 021 to make an appointment.

Abstudy

This is a type of payment for Indigenous people who are studying. If you're at primary school, you must be at least 14 years old for Centrelink to give you Abstudy. There's no age limit for secondary school students.

Parenting Payment

If you have a dependent child, Centrelink may give you a Parenting Payment.

Special Benefit Payment

If you're in financial hardship and can't get any other type of income support, Centrelink may be able to give you a payment called Special Benefit.

Disability Support Pension

If you're 16 or over and have a medical condition that is serious and stops you from working or studying, Centrelink may be able to give you the Disability Support Pension. Ask Centrelink how to apply. You will need a report from your doctor and you may also need to see a doctor from Centrelink.

You must tell Centrelink when things change

Every time your circumstances change, tell Centrelink. This is important. Changes, like getting extra income, may affect how Centrelink pays you and how much they pay you. There can be problems if you don't tell them. Sometimes years later, you can be charged with criminal offences for failing to tell Centrelink about a change in your circumstances that led to an overpayment.

If you're unsure whether the change will affect your Centrelink payments, get legal advice. See the 'useful contacts' section at the end of this booklet.

➤ **Check out:** www.humanservices.gov.au/customer/information/centrelink-website?utm_id=7

OR www.welfarerights.org.au/default.aspx

Finding Accommodation

Emergency accommodation

Sometimes a young person has to leave home in a hurry and staying with family or friends is not an option. There are a number of places you can go where you will be safe in the short term. You can talk to your school counsellor and ask for help linking up with these services. You can also go into your local Centrelink office and ask to speak to a social worker urgently. There are also services that will help you get medium to long term accommodation.

Renting

Many young people can't afford to buy property. The basic idea of renting a property is that you pay money (rent) to live in someone else's house or unit. You need to be 16 years of age before you can formerly rent a property.

One way to start looking for a rental property is at a real estate agent. Real estate agents look after rental properties on behalf of the owner and they can show you around the house you are interested in. Other places which advertise rental accommodation include university websites, the classified section of the newspaper and on the internet.

Signing a lease and other paperwork

Real estate agents usually ask you to provide certain information to them before they allow you to rent a property. Usually they need some proof that you can afford to pay the rent. You may need to provide your pay slips, bank statements or Centrelink details. A real estate agent will ask you to sign a lease. A lease is an agreement in which you agree to pay rent for a particular property over a certain period of time. The lease document will contain details about the price of rent, the amount of security deposit money required, the period of the lease and other additional terms.

In the Northern Territory, a legally binding agreement to lease property can exist even where there is no written agreement. It is better to have a written lease, as it helps to prove the details of the agreement between the tenant and landlord if there is a problem.

A landlord can't demand more from a tenant than what they are allowed to under the *Residential Tenancies Act (2008)*.

It's a good idea to get advice about a lease agreement before you sign.

Condition Report

When you start renting property your landlord or real estate agent should provide you with an ingoing condition report. The report describes the condition of the property you are renting at the start of the tenancy to compare against with an outgoing condition report at the end of the tenancy. You need to indicate on the report if you agree with their description of the house and its contents and return it to the landlord or real estate agent within 5 business days of receiving it. If you don't agree then you need to mention this on the condition report. Be specific, take photos and date them and return them with the report. Keep copies of all your tenancy documents in a safe place. If you don't complete the condition report at the start of the tenancy you may be blamed for damage that you didn't do and you might have money withheld from your security deposit at the end of the tenancy. You might even be ordered to pay more money by the Commissioner of Tenancies or Court than that is in your security deposit.

Security Deposit

Before renting a property, you will need to pay a security deposit (bond). This money may be used to pay for any damages caused by tenant negligence to the property that you have not fixed during your tenancy. The bond is usually equivalent to four week's rent. In the Northern Territory, the security deposit is held by the landlord/agent and not by a bond board. There are special rules about how the landlord should hold this bond money in trust for their tenants.

Shared Accommodation

Shared accommodation is an arrangement where a number of people rent one house or unit together. Shared accommodation can sometimes be a cheaper way to rent a property because most of the living expenses are shared.

However, shared accommodation can sometimes lead to other very complicated problems for tenants. It's best to get advice about how to avoid them from a legal service before you move into a property with other people.

Looking for Work

Depending on the kind of work you are looking for, local shopping centres, newsagents and restaurants can be a good place to start looking. These places usually advertise part time and casual jobs.

What types of work can I do?

If you are under the age of fifteen you will not be allowed to do work that may be harmful to your physical and mental wellbeing. This generally means you are able to do light work such as office work, gardening, delivering newspapers or pamphlets, family related chores, and sales work in a shop. People under the age of eighteen are not permitted to sell alcohol.

Full Time Work

If you are under the age of fifteen, you are not permitted to work during school hours. Additionally, you will not be allowed to work at anytime if it is detrimental to school attendance or performance. If there are special circumstances it is possible to seek an exemption from the Minister.

Getting Paid

It's illegal for you to be paid less than the minimum wage. The minimum wage for different jobs and workers is set by the *Australian Fair Pay Commission (AFPC)*.

To find out how much you should be getting paid:

- **Check out** www.fwa.gov.au
- Contact **Fair Work Australia** on **1300 799 675**

Employment Contracts

After being offered a job, some people are asked to sign an employment contract. The contract usually sets out your pay rate and working conditions. Once signed, the document is legally binding. You should never sign an employment contract if you don't understand or agree with what it says.

Superannuation

Superannuation is money that your employer must pay to you for your retirement. The money is paid into a special account called a superannuation

fund which you can only access once you have retired or in other special circumstances. Superannuation payment is an additional benefit on top of your wage or salary. If you are a casual employee you will usually only receive superannuation payments if you earn more than \$450 a month or work more than 30 hours a week.

Tax

Each financial year (from 1 July to 30 June) everyone who earns a wage or salary must pay income tax. The amount of income tax you are required to pay depends on how much you earn and whether you receive other benefits such as Centrelink payments.

Group Certificate

A group certificate is a form which tells you how much you have been paid over the financial year. It is the responsibility of each employer to give out their employees' group certificates.

Tax File Number

In order to declare income tax you will need a tax file number (TFN). You will also need a TFN to open a bank account, enter university and receive Centrelink payments. It is not difficult to get a TFN all you need to do is fill out an application form which is available from local newsagents or apply online. For more information on tax issues contact the Australian Taxation Office.

Bank Accounts

It is possible to open a bank account at any age. You will need some form of identification such as a birth certificate or passport to open up an account. Most banks have student accounts which don't charge account keeping fees.

Obtaining Identification and Other Important Documents

Changing Your Name

To change your name you must be eighteen years old and have lived in the Northern Territory for more than three months. You must also complete the application form which can be downloaded from the Northern Territory's Department of Justice web site. As part of this application you will need to

advertise your name change in the newspaper, provide identification and pay the application fee.

Obtaining Your Birth Certificate

To get a copy of your birth certificate you need to complete the application form which can be downloaded from the Northern Territory's Department of Justice web site. As part of this application you will need to provide identification and pay the application fee.

Getting a Passport

If you are over eighteen years old and an Australian citizen, you can apply for an Australian passport. If you are under eighteen your parents can apply for a passport on your behalf. When applying for a passport you will need to complete the application form which is available on the Department of Foreign Affairs and Trade website. The application process includes providing identification, paying the application fee and attending a passport interview at an Australia Post Outlet.

Voting in an Election

It is compulsory to vote in federal, state and local elections once you have turned eighteen years old. If you fail to vote in these elections you will incur a fine.

In order to register on the electoral roll you must fill out an enrolment form which is available at most Centrelink or Australia Post outlets. It can also be downloaded from the Australian Electoral Commission website.

Making a Will

If you are over eighteen you can make a will. This is a document in which you state who your belongings will go to after you die. Your will is only valid if you and two witnesses sign it.

A person who is under 18 years of age may make a will in very limited circumstances:

- Ⓒ If they are married; or
- Ⓒ If they make their will 'in contemplation of marriage' but the will is of no effect if the marriage contemplated does not take effect

In the above two special circumstances a person under 18 may also change or revoke their will.