



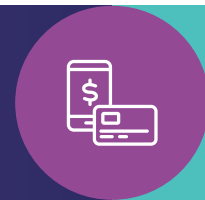
Teacher resource

Module 3: Making money work

Year 9 and 10 students

Money lessons for life

Investigating rates of pay and resolving issues at work



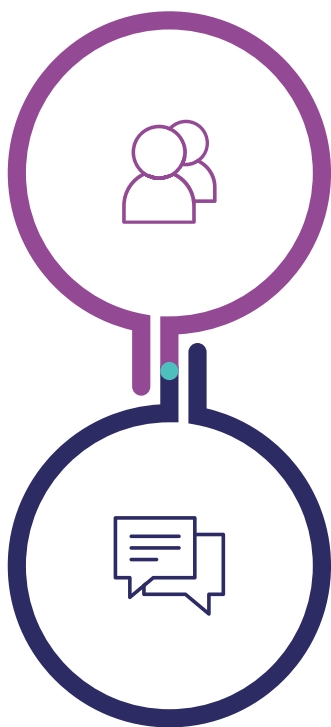
Introduction

These two activities:

- Are designed to be run between Workshop A and B of the Year 9 and 10 'Making money work' module.
- Provide students with practical opportunities to research award wages and practise raising and resolving problems at work.
- Can be run together or independently, depending on the needs of students.
- Are intended to be easy to use and do not require teachers to have in-depth knowledge of financial capability.

Although the purpose of these activities is to reinforce learning outcomes between workshops for the Talk Money program, they can be run independently if required.

Should students find the subject matter of these activities troubling and require additional support, we've included a useful care sheet at the end of this resource.



Activity 1

Knowing your rights

Activity 2

Talking about your work conditions

Glossary of terms

Term	Definition
<u>Award wage</u>	The minimum amount an employer in an award wage industry can legally pay you for doing a job.
<u>Enterprise agreement</u>	Can also be referred to as a Registered agreement. A rate of pay and working conditions has been negotiated and agreed to by an employee or group of employees and one or more employers.
<u>Full-time employment</u>	In Australia, 38 hours of work per week is considered full-time hours. Full-time employment also includes benefits such as holiday and sick pay.
<u>Part-time employment</u>	Part-time employees work anything less than 38 hours a week, often expressed in a decimal (0.5 = 19 hours of work per week). A part-time employee is guaranteed the hours that are stated in their work contract. Part-time employment also includes benefits such as holiday and sick pay.
<u>Casual employment</u>	An employee that is not guaranteed any hours of work and does not get as many leave benefits as full-time or part-time employees. They can still be offered full-time hours when the employer needs them. The advantage of casual employment is that it often has a higher rate of pay than full-time and part-time employees.
<u>Penalty rates</u>	A higher rate of pay that can apply when an employee works particular hours or days such as late nights, overnight, Saturday, Sunday and on public holidays.
<u>Unsafe workplace</u>	It is a legal requirement for employers and businesses to try to eliminate any health and safety risks in the workplace. A workplace that threatens the physical and mental health and safety of its workers might be considered unsafe.
<u>Superannuation</u>	A regular payment made into a fund by an employer towards an employee's future retirement fund.

Activity 1 - Knowing your rights

Curriculum alignment

Framework	Relevant items
Australian Curriculum v9.0	<p>Aligned to ACARA Curriculum connections - consumer and financial literacy, mapped content descriptions for years 9 and 10 students</p> <ul style="list-style-type: none"> • Economics and Business - The importance of Australia's superannuation system and how this system affects consumer and financial decision-making (AC9HE10K04) Relevant elaborations: <ul style="list-style-type: none"> • Explaining how individuals manage a personal superannuation fund; for example, who contributes, taxation, consolidating superannuation funds, finding lost superannuation and tracking the performance of a superannuation account • Identifying why individuals make decisions about superannuation investment options and how their circumstances, such as age, employment status, dependents and anticipated retirement age, affect these decisions • Economics and Business: the ways that government intervenes in the economy to improve economic performance and living standards within Australian society (AC9HE10K02) Relevant elaborations: <ul style="list-style-type: none"> • explaining how the government may redistribute income to achieve a more equal distribution of income and wealth; for example, income transfers such as pensions, youth allowance and job search, or the provision of services for all such as healthcare and education • Economics and Business - locate, select and analyse information and data from a range of sources (AC9HE9S02) Relevant elaboration: <ul style="list-style-type: none"> • Selecting and analysing information and data for relevance by asking questions such as "How will the data or information help answer this economic or business question?" or "How will the data or information inform a response to an economic or business issue?" <p>Additional relevant curriculum alignment</p> <ul style="list-style-type: none"> • Health and Physical Education - Plan, rehearse and evaluate strategies for managing situations where their own or others' health, safety or wellbeing may be at risk (AC9HP10P08)
Australian Curriculum v8.4	<ul style="list-style-type: none"> • Work Studies - Explain how diverse work arrangements are impacting on the rights and responsibilities of employers and workers (ACWSCL039) Relevant elaborations: <ul style="list-style-type: none"> • Identifying the challenges for maintaining entitlements and defining responsibilities of workers and employers • Work Studies - Identify the importance of rights and responsibilities for employers and workers (ACWSCL019) Relevant elaborations: <ul style="list-style-type: none"> • Identifying legislation that outlines different entitlements, responsibilities of workers and employers • Work Studies - Recognise the importance of self-awareness in career and life design (ACWSCL013) Relevant elaborations: <ul style="list-style-type: none"> • Developing an understanding of personal talents, interests and opportunities

Framework	Relevant items
Organisation for Economic Co-operation and Development (OCED)	<ul style="list-style-type: none"> The Financial Competence Framework for Children and Youth, developed by the European Commission and OECD in 2022, outlines essential financial literacy competencies across age groups and stages of formal education. It provides a practical foundation for educators to design and evaluate financial education initiatives, making it a valuable tool for building students' financial capability. The framework complements the Talk Money workshops, which aim to strengthen students' financial knowledge, confidence, and behaviours through engaging, age-appropriate learning experiences.

Activity overview

Estimated time:	30-minutes
Materials:	<ul style="list-style-type: none"> Computer Smartboard / projector A laptop/device for each student (if students do not have access to a device, the worksheet can be completed together as a class) Access to the internet Worksheet A - Investigating rates of pay Pens (only if using printed worksheets)
Preparation:	<p>Connect your computer to the classroom smartboard or projector.</p> <p>Go to calculate.fairwork.gov.au/findyouraward and familiarise yourself with the Pay and Conditions Tool.</p> <p>Prepare enough copies of Worksheet A - Investigating rates of pay for each student. This worksheet is also available in digital form.</p>
Learning outcomes:	<p>Students can research an award wage</p> <p>Students understand the importance knowing their rights at work</p>

Learning hook

- Tell students that we live in a country governed by many laws.
- Prompt students' curiosity by listing obscure Australian laws and telling them there are some laws they probably do not know about, such as:
 - In Victoria it is an offence to fly a kite to "the annoyance of any person" in a public place.
 - In New South Wales, drivers can be fined thousands of dollars if they splash mud on public bus passengers.
 - In South Australia, if you ring a person's doorbell without a reasonable excuse you can be fined a couple of hundreds of dollars.
 - In Western Australia, it is illegal to clean up seabird or bat poo without a licence.
 - And in Queensland, it is illegal to post a fake job advertisement.
- Tell students "there are laws in Australia that make it a worker's right to have safe and fair working conditions. And if you know your rights, you can defend them"

Introduction

1. Invite students to provide information about workplace rights they remember from the Talk Money workshop. Prompt if required.
 - **Fair way** - there are rules that require a workplace to be a safe space
 - **Fair day** - there are rules about the number of hours we can be scheduled to work
 - **Fair pay** - there is a minimum amount of pay we must be paid for the work we do
2. Tell students they are going to explore different jobs and find out:
 - How much an employer must pay an employee and
 - When a rate of pay changes
3. Explain that the Australian Government provides the P.A.C.T. (Pay and Conditions Tool) website to allow people to easily research the amount they should be paid.

Running the activity

1. Display the [Pay and Conditions Tool webpage](#) on the smartboard/projector and tell students they are going to investigating the pay rate of a 15-year-old, casual, fast-food worker.
2. On the landing page, prompt class discussion on different pay rates:
 - Why are there different rates of pay? (Some jobs require more training/education, some jobs are in a risky environment, e.g. firefighter; different jobs require different skills)
3. Define award wage and enterprise agreement/registered agreement:
 - Award wage: The minimum amount of pay an employer in an award wage industry can legally pay you for doing a job. Many industries have award wages associated with them, and you can find a [list of award wage industries](#) on the Fair Work website.
 - Enterprise agreement/registered agreement: A rate of pay and working conditions that has been negotiated and agreed to by an employee or group of employees and one or more employers.
4. Demonstrate how to navigate the Pay and Conditions Tool, advancing through the website by selecting the options listed in the action column, then clicking next to take you to the next page. A copy of the webpages and actions to take on the page is detailed below.
5. Distribute [Worksheet A - Investigating rates of pay](#) to students and tell them they have 10 minutes to research different award wages.
6. Ask students to enter the following web address into their internet browser:
calculate.fairwork.gov.au/findyouraward
 - Note that the worksheet can be completed together as a class if students do not have access to a device that is connected to the internet.
7. Once the worksheet is completed, invite students to compare their answers with the class and check the answers against answer sheet.

Conclusion

1. Lead a discussion on why it is important to be paid correctly:
 - Australian award wages are reviewed annually by the Fair Work Commission and have increased every year since 1993¹. As the cost of living (inflation) grows each year, if you are being underpaid, you might find it harder to pay all your living expense
 - Being underpaid means lower superannuation payments which will affect your retirement fund
 - Missed or incorrect pay means you cannot use that money to invest and grow over time
2. Encourage students to research more about their rate of pay and work conditions by directing them to the Fair Work Ombudsman website.

1. [The Effect of Minimum Wage Increases on Wages, Hours Worked and Job Loss | Bulletin - September Quarter 2018 | RBA](#)

How to navigate the Pay and Conditions Tool (P.A.C.T.)

Prompts for interacting with the P.A.C.T. website are provided below.

Pay and Conditions Tool

Step	Webpage prompt or heading	Action to take on page to advance	Suggested explanation
1.	Pay Calculator	Select: I'm an employee looking for pay rates	You are an employee looking for pay rates, not an employer or business looking for pay rates. Notice there is a date selection tool that can let us see historical award wages if we want.
2.	Do you know your award?	Select: No, help me find my award	
3.	What is your occupation?	Enter: Fast food worker	Let's look at a fast-food worker's pay rates, because that is an industry that often employs young people.
4.	Do any of these apply to you?	Select: No for all	For this example, we will select 'no' for all of these options. Note that there are different rates of pay if you are a trainee working towards a qualification, an employee with a disability or an apprentice.
5.	What is your classification?	Select: Level 1	To determine your classification, you need to know the duties you will have in a job and what experience and training you bring to the job. These classification levels outline the duties, responsibilities and required qualifications for the employee. For this example, we will select Level 1 as most young people's first job will start here.

Step	Webpage prompt or heading	Action to take on page to advance	Suggested explanation
6.	What is your type of employment?	Select: Casual	<p>What is the difference between full-time, part-time and casual employment? Full-time work is 38 hours a week, while part-time work is anything less than that.</p> <p>Part-time work has guaranteed hours, unlike casual work, where you only get hours when your employer needs you to work. You are not guaranteed shifts. This might sound like a bad deal, but the advantage is that it is flexible and you often get a higher rate of pay.</p>
7.	What is your age?	Select: Under 16 years of age	<p>Young people receive lower wages than others. This is to encourage employers to hire them.</p> <p>If you stay in the same job, your award rate will increase every year, up to the age of 21.</p>
8.	<p>Your pay rates summary</p> <p>Common penalties for your award</p>		<p>The hourly rate of pay for a Level 1 casual employee in the fast-food industry, under 16 years of age is \$13.28</p> <p>Scrolling down the page, you can see a list of common penalty rates of pay. Penalty rates are higher wages that your employer must pay you if you are working at certain times.</p> <p>You are entitled to a higher rate of pay for working overnight, late night, Saturday, Sunday and on a public holiday.</p>

The information provided here is valid as of July 2025. While we use reasonable efforts to include accurate and up to date information, we recommend reviewing the [Pay and Conditions Tool](#) for the most up-to-date information on award wages.

Worksheet A - Investigating rates of pay

Using the Pay and Conditions Tool calculate.fairwork.gov.au/findyouraward, find the award wage and some common penalty rates of the following workers.

Joel

- Customer contact officer
- Contract Call Centres Award
- Customer contact officer 1
- 16 years old
- Casual

Hourly rate of pay:

Saturday rate of pay:

Sunday rate of pay:

Mya

- Retail employee
- General Retail Industry Award
- Retail Employee Level 1
- 17 years old
- Part-time

Hourly rate of pay:

Saturday rate of pay:

Sunday rate of pay:

Ange

- Tennis coach
- Fitness Industry Award
- Level 1
- Under 17 years of age
- Casual

Hourly rate of pay:

Saturday rate of pay:

Sunday rate of pay:

Zelda

- Lawns keeper
- Registered and Licensed Club Award
- Level 2 Maintenance and Horticultural Employee level 1
- 18 years old
- Full-time

Hourly rate of pay:

Sunday rate of pay:

Public holiday
rate of pay:

Answers for Worksheet A - Investigating rates of pay

Using the Pay and Conditions Tool calculate.fairwork.gov.au/findyouraward, find the award wage and some common penalty rates of the following workers.

Joel

- Customer contact officer
- Contract Call Centres Award
- Customer contact officer 1
- 16 years old
- Casual

Hourly rate of pay:	\$20.03
Saturday rate of pay:	\$24.03
Sunday rate of pay:	\$28.04 7am to 7pm

Mya

- Retail employee
- General Retail Industry Award
- Retail Employee Level 1
- 17 years old
- Part-time

Hourly rate of pay:	\$15.93
Saturday rate of pay:	\$19.91
Sunday rate of pay:	\$23.90

Ange

- Tennis coach
- Fitness Industry Award
- Level 1
- Under 17 years of age
- Casual

Hourly rate of pay:	\$19.73
Saturday rate of pay:	\$20.51
Sunday rate of pay:	\$20.51

Zelda

- Lawns keeper
- Registered and Licensed Club Award
- Level 2 Maintenance and Horticultural Employee level 1
- 18 years old
- Full-time

Hourly rate of pay:	\$18.10
Sunday rate of pay:	\$36.20
Public holiday rate of pay:	\$45.25

The information provided here is valid as of July 2025. While we use reasonable efforts to include accurate and up to date information, we recommend reviewing the [Pay and Conditions Tool](#) for the most up-to-date information on award wages.

Activity 2 - Talking about your work conditions

Curriculum alignment

Framework	Relevant items
Australian Curriculum v9.0	<p>Aligned to ACARA Curriculum connections - consumer and financial literacy, mapped content descriptions for years 9 and 10 students</p> <ul style="list-style-type: none"> • Economics and Business - Develop and modify questions to investigate a contemporary economic and business issue (AC9HE10S01) Relevant elaborations: <ul style="list-style-type: none"> • Developing and modifying a range of questions to improve the focus of an investigation; for example, modifying "What factors influence decision-making within consumer and financial contexts?" to "What factors influence choosing a mobile phone plan?" • Economics and Business - locate, select and analyse information and data from a range of sources (AC9HE9S02) Relevant elaboration: <ul style="list-style-type: none"> • Selecting and analysing information and data for relevance by asking questions such as "How will the data or information help answer this economic or business question?" or "How will the data or information inform a response to an economic or business issue?" <p>Additional relevant curriculum alignment</p> <ul style="list-style-type: none"> • Health and Physical Education - Plan, rehearse and evaluate strategies for managing situations where their own or others' health, safety or wellbeing may be at risk (AC9HP10P08)
Australian Curriculum v8.4	<ul style="list-style-type: none"> • Work Studies - Explain how diverse work arrangements are impacting on the rights and responsibilities of employers and workers (ACWSCL039) Relevant elaborations: <ul style="list-style-type: none"> • Identifying the challenges for maintaining entitlements and defining responsibilities of workers and employers • Work Studies - Identify the importance of rights and responsibilities for employers and workers (ACWSCL019) Relevant elaborations: <ul style="list-style-type: none"> • Identifying legislation that outlines different entitlements, responsibilities of workers and employers • Work Studies - Identify types of workplace communication and the effect of context on the choice of communication (ACWSCL007) Relevant elaborations: <ul style="list-style-type: none"> • Categorising types of communication according to their suitability in work contexts • Work studies - Select and use appropriate protocols for communication in workplace contexts (ACWSCL026) Relevant elaborations: <ul style="list-style-type: none"> • Using appropriate language, tone and non-verbal behaviours in workplaces including cross-cultural contexts

Framework	Relevant items
Organisation for Economic Co-operation and Development (OCED)	<ul style="list-style-type: none"> The Financial Competence Framework for Children and Youth, developed by the European Commission and OECD in 2022, outlines essential financial literacy competencies across age groups and stages of formal education. It provides a practical foundation for educators to design and evaluate financial education initiatives, making it a valuable tool for building students' financial capability. The framework complements the Talk Money workshops, which aim to strengthen students' financial knowledge, confidence, and behaviours through engaging, age-appropriate learning experiences.

Activity overview

Estimated time:	40-minutes
Materials:	<ul style="list-style-type: none"> Teacher computer / laptop A laptop/device for each student (if possible) Smartboard / projector Worksheet B – Conversations at work Pens (only if using printed worksheets)
Preparation:	<p>Prepare enough copies of Worksheet B – Conversations at work for each student. This worksheet is also available in digital form.</p> <p>(If desired) print a copy of the Glossary of Terms for each student, or have prepared to share on the classroom smartboard or projector. This is also available in digital form.</p> <p>Connect your computer to the classroom smartboard or projector.</p> <p>Go to Unsafe is always unacceptable to prepare video.</p> <p>Use the provided workplace safety authority directory to identify the appropriate authority to direct students to (see Appendix A).</p>
Learning outcome:	<p>Students can identify an unsafe workplace</p> <p>Students are confident to approach their employer or co-worker about an issue they have at work.</p>

Learning hook

- Show the following video about young people and unsafe work conditions:
[Unsafe is always unacceptable](#)
- Prompt a class discussion in response to the video and have the care sheet ready to provide referrals if the video and discussion raise any issues:
 - Why do you think students and young people are so likely to take an unsafe job? (It might be the only job available to them, they have to get paid, they might assume that hazing is part of starting a job)
 - Are there any scenarios from the video that you didn't realise were considered unsafe conditions?
 - Are certain types of jobs more likely to be exposed to unsafe practices?
- Land the point that while there are some jobs that are more dangerous than others, all workplaces can become unsafe.

Introduction

1. Remind students that employees have a number of rights at work, repeating and reinforcing the elements of having a fair way, a fair day, and a fair pay.
2. Tell students that it is a legal requirement for employers and businesses to try to eliminate any health and safety risks in the workplace. A workplace that threatens the physical and mental health and safety of its workers might be considered unsafe. To make a workplace safe, it is a shared responsibility between the employers, the employees and the individual.²
3. Prompt classroom discussion on what might create an unsafe workplace:
 - What are some examples of an unsafe workplace? (Heavy lifting, slippery floors, dangerous chemicals, lack of training, bullying, fatigue, broken equipment including warning systems, fire hazards including clutter obstructing fire exits, etc.).
4. Explain to students the actions necessary to create a safe workplace, emphasising that some of these actions are required by law and can vary from state to state:
 - Employees must be shown how to work safely
 - Employees must be supplied appropriate safety equipment
 - Employees must have the opportunity to speak up
 - Employees have the right to say “no” to unsafe work if you have reasonable concern of a serious risk to your health and safety
5. Remind students that in cases where their employer is not meeting their legal obligations, a valuable first step to resolving the issue is by having a conversation with their employer.

Running the activity

1. Ask students to recall the PROS framework that guides a conversation with your employer as presented in the Talk Money workshop:
 - **P - Prepare:** Research your rights, practice your conversation points and book an appropriate time.
 - **R - Respectful:** Respect your employer and respect yourself. Know when to listen to your employer and know when to walk away.
 - **O - Outcome:** Work with your employer to come to a positive outcome or solution if possible.
 - **S - Safety:** Make sure you are in a safe environment and feel comfortable bringing the issue to your employer either on your own or with a support person.
2. Remind students that employers have a legal obligation to provide a safe working environment in addition to paying you correctly.
3. Distribute Worksheet B – Conversations at work and tell students they have 20 minutes to complete it. If desired, distribute the Glossary of Terms document, or project on the smartboard/projector for students to refer to while filling out the worksheet.
4. Discuss student responses to each of the questions in the worksheet, inviting students to share their responses and, if necessary, providing extra suggestions (per the Answer Sheet provided).

Conclusion

1. Remind students that a good employer will not mind them respectfully raising a workplace issue.
2. Tell students that there are authorities in their state or territory that can advise them on work issues.
3. Assure students that they can stay anonymous when approaching authorities as this ensures their safety in the workplace.
4. Share with students the workplace safety authority for their state or territory listed in the workplace safety authority directory provided.

2. [Duties under WHS laws | Safe Work Australia](#)

Worksheet B - Conversations at work

Issues at work might be resolved through a conversation with your employer, if you take the following steps:

1. **Know your rights.** Knowing your rights empowers you to protect your rights.
2. **Plan your conversation points.** Planning and practicing what you are going to say will help you keep the conversation on topic and make you feel confident and prepared.
3. **Bring solutions to the conversation.** Coming to a conversation prepared with possible solutions can help to resolve an issue more quickly.

Complete the worksheet by researching and planning a conversation the employee can have with their employer.

Employee 1:

During the school holidays, Arlo is working as a casual employee at the local swimming pool. Because of other commitments, they ask not to be scheduled to work on Thursdays or Fridays. When the schedule comes out, Arlo sees that they are scheduled on those days.

Know your rights

What are Arlo's rights as a casual employee? Where can Arlo go to research more about their rights?

Plan your conversation points

What are some points Arlo could make during a conversation with their employer about their schedule?

Bring solutions to the conversation

What is one solution to the issue that Arlo can bring to their employer?

Complete the worksheet by researching and planning a conversation the employee can have with their employer.

Employee 2:

Marcel arrives to work at their café job before dawn. There is a milk delivery waiting in the back alley, but they notice that the outdoor light is broken making it hard for them to see clearly. Marcel’s supervisor arrives and asks, “why haven’t you brought in the milk delivery yet?”

Know your rights	Plan your conversation points	Bring solutions to the conversation
What are Marcel’s safe workplace rights? Where can they go to find out more information?	What are some points Marcel could make during a conversation with their employer about safe workplaces?	What is one solution to the issue that Marcel can bring to their employer?

Complete the worksheet by researching and planning a conversation the employee can have with their employer.

Employee 3:

For every shift at the cinema in the last two months, Ira has worked past 10 pm. Their last payslip didn't include their overtime so they talked to their employer who promised the error would be corrected the following week. This pay cycle, Ira notices that the overtime is still not listed on their payslip.

Know your rights	Plan your conversation points	Bring solutions to the conversation
<div>What are Ira's wage rights? Where can Ira go to learn more about their pay or report their employer?</div>	<div>What important points could Ira make during a conversation with their employer about their pay?</div>	<div>What is one solution to the issue that Ira can bring to their employer?</div>

Conversations at work - tips

Remember to be respectful, polite and to stay safe

If at any time in the conversation with an employer you feel unsafe or overwhelmed, it's okay to walk away and talk another day. You could say:

- I want to talk it over more with my family, can I set up another time to talk to you?
- I don't think we will resolve this today.

It is also okay to bring in a support person to help you during the conversation. You could say:

- Can we pause this conversation? I would like to continue this with a support person present.

Conversations at work checklist

Know your rights by researching the relevant websites

Write down the points you want to say to your employer

Practice saying your points out loud

Find a good time and place: you're more likely to get to a good outcome if you and your employer won't be interrupted

Let your employer know what you want to talk about (if appropriate)

Create a list of solutions that you could share with your employer to resolve the issue

Consider whether you want to bring a support person

Consider whether you want to get advice from a trusted person before the conversation

The information provided here is valid as of July 2023. While we use reasonable efforts to include accurate and up to date information, we recommend reviewing the [Fair Work Ombudsman](#) website for the most up-to-date information on workplace rights and responsibilities.

Answers for Worksheet B - Conversations at work

Issues at work might be resolved through a conversation with your employer, if you take the following steps:

1. **Know your rights.** Knowing your rights empowers you to protect your rights.
2. **Plan your conversation points.** Planning and practicing what you are going to say will help you keep the conversation on topic and make you feel confident and prepared.
3. **Bring solutions to the conversation.** Coming to a conversation prepared with possible solutions can help to resolve an issue more quickly.

Complete the worksheet by researching and planning a conversation the employee can have with their employer.

Employee 1:

During the school holidays, Arlo is working as a casual employee at the local swimming pool. Because of other commitments, they ask not to be scheduled to work on Thursdays or Fridays. When the schedule comes out, Arlo sees that they are scheduled on those days.

Know your rights	Plan your conversation points	Bring solutions to the conversation
What are Arlo's rights as a casual employee? Where can Arlo go to research more about their rights?	What are some points Arlo could make during a conversation with their employer about their schedule?	What is one solution to the issue that Arlo can bring to their employer?
<ul style="list-style-type: none">• A casual employee is entitled to refuse shifts.• Casual work is not guaranteed ongoing, and an employer can assess whether a casual worker's availability means they can meet the needs of the business.• Arlo can go to the Fair Work website to learn more.	<ul style="list-style-type: none">• Arlo can mention that they have the right to refuse shifts, and that they had given prior warning about their availability.• Arlo can reaffirm their commitment to the job, and their desire to find a solution that works for both them and their employer.	<ul style="list-style-type: none">• Arlo can search for an employee and try to switch shifts with them.• Arlo can offer to share their availability further in advance to help with planning.

Employee 2:

Marcel arrives to work at their café job before dawn. There is a milk delivery waiting in the back alley, but they notice that the outdoor light is broken making it hard for them to see clearly. Marcel's supervisor arrives and asks, "why haven't you brought in the milk delivery yet?"

Know your rights	Plan your conversation points	Bring solutions to the conversation
What are Marcel's safe workplace rights? Where can they go to find out more information?	What are some points Marcel could make during a conversation with their employer about safe workplaces?	What is one solution to the issue that Marcel can bring to their employer?
<ul style="list-style-type: none">• Marcel has a right to work in a safe environment and considers moving heavy milk crates in the dark unsafe.• Marcel has a right to refuse work they consider unsafe if they have a reasonable concern of a serious risk to their health and safety. This may include moving heavy milk crates in the dark without access to safety equipment.• Marcel can go to their state or territory authority to find out more about their workplace safety rights.	<ul style="list-style-type: none">• Marcel should bring attention to the broken light in the back alley.• Marcel should acknowledge that they felt unsafe bringing in the milk crates in the dark.• Marcel should identify any additional safety concerns to completing this task such as heavy lifting.	<ul style="list-style-type: none">• Marcel can suggest that the light bulb be changed immediately.• Marcel can suggest the milk delivery is made during daylight hours.• Marcel can suggest that their employer supplies a trolley to lift the heavy milk crates.

Employee 3:

For every shift at the cinema in the last two months, Ira has worked past 10 pm. Their last payslip didn't include their overtime so they talked to their employer who promised the error would be corrected the following week. This pay cycle, Ira notices that the overtime is still not listed on their payslip.

Know your rights	Plan your conversation points	Bring solutions to the conversation
What are Ira's wage rights? Where can Ira go to learn more about their pay or report their employer?	What important points could Ira make during a conversation with their employer about their pay?	What is one solution to the issue that Ira can bring to their employer?
<ul style="list-style-type: none">• Ira's rate of pay increases when they work past 10 pm.• Ira can visit the Fair Work Ombudsman to learn more about their pay and to report their employer for unpaid hours.	<ul style="list-style-type: none">• Ira should bring to the employer's attention that rates of pay increase after 10 pm.• Ira should ask the employer if there is an enterprise agreement in place.• Ira should remind the employer of the email sent to them when this occurred last pay.	<ul style="list-style-type: none">• Ira can show the employer the Pay and Conditions Tool on the Fair Work website so they can better understand and calculate rates of pay.• Ira can suggest that the difference be repaid in the next pay cycle, with a check in to confirm that the issue has been resolved.

Appendix A:

Workplace safety authority directory

Resource	Description	Link
SafeWork Australia	The SafeWork Australia website provides data, research and outlines the laws and regulations but are not the appropriate authority to contact for a specific workplace issue.	safeworkaustralia.gov.au
SafeWork NSW	<p>A hotline available 24 hours a day, 7 days a week.</p> <p>Further resources and information on website.</p>	<p>13 10 50</p> <p>safework.nsw.gov.au</p>
WorkSafe Victoria	<p>Reporting an incident available 24 hours a day, 7 days a week.</p> <p>WorkSafe's health and safety and injury compensation advisory service is available from 7:30am to 6:30pm, Monday to Friday.</p> <p>Further resources and information on website.</p>	<p>13 23 60</p> <p>1800 136 089</p> <p>worksafe.vic.gov.au</p>
WorkSafe QLD	<p>Reporting an incident between business hours 8:00am to 5:30pm.</p> <p>To raise a workplace safety concern, complete an online form.</p> <p>Further resources and information on website.</p>	<p>1300 362 128</p> <p>worksafe.qld.gov.au/services/raise-a-workplace-safety-concern</p> <p>worksafe.qld.gov.au</p>
SafeWork SA	<p>Report a life-threatening issue available 24 hours a day.</p> <p>To talk to a customer service operator during business hours.</p> <p>Further resources and information on website.</p>	<p>1800 777 209</p> <p>1300 365 255</p> <p>safework.sa.gov.au</p>

WorkSafe WA	<p>To report a serious incident available 24 hours a day.</p> <p>Report unsafe or inappropriate behaviour at work, between 8am to 5pm, Monday to Friday.</p> <p>Further resources and information on website.</p>	<p>1800 678 198</p> <p>1300 307 877</p> <p>commerce.wa.gov.au/worksafe</p>
WorkSafe Tasmania	<p>To report an incident.</p> <p>To lodge a complaint about a work health and safety issue, use the online form.</p> <p>Further resources and information on website.</p>	<p>1300 366 322</p> <p>worksafe.tas.gov.au/topics/forms-and-publications/contact-forms/online-feedback-form</p> <p>worksafe.tas.gov.au/home</p>
WorkSafe ACT	<p>For report an incident available Monday to Friday 8:30am to 4:30pm and on weekends 9am to 4:30pm.</p> <p>Report a workplace issue using an online form.</p> <p>Further resources and information on website.</p>	<p>13 22 81</p> <p>After hours: 0419 120 028</p> <p>Report a Workplace Concern or Issue (portal.worksafe.act.gov.au/s/report-an-incident-overview)</p> <p>worksafe.act.gov.au</p>
NT WorkSafe	<p>For all enquiries on workplace health and safety.</p> <p>Further resources and information on website.</p>	<p>1800 019 115</p> <p>worksafe.nt.gov.au/home</p>

Additional resources

The following links provide further direction to resources to support teachers in building their students' financial capability. They include additional teacher resources, as well as links to relevant information about workplace rights and responsibilities.

Resource	Description	Link
MoneySmart	The Australian Securities and Investments Commission (ASIC) has developed a selection of teacher resources available for free.	Teaching resources - moneysmart.gov.au
Tax, Super + You	The Australian Taxation Office (ATO) has created a website for students, parents and educators that provides tax and super educational resources for secondary school students.	Home Tax, Super + You (taxsuperandyou.gov.au)
Fair Work	Provides education, assistance, advice, guidance and enforcement of the Fair Work Act 2009, including pay, leave entitlements, employee conditions and termination.	<ul style="list-style-type: none"> For general information, visit the Fair Work Ombudsman website For information on minimum rates of pay, penalty wages and minimum entitlements, visit the Pay and Conditions Tool For information on apprenticeships and traineeships, visit the Apprentices & trainees page For information and resources for young workers and students, visit the Young workers & students page
Talk Money Fact sheets	<p>Talk Money with Ecstra Foundation has fact sheets for secondary school students, teachers and parents available free to download.</p> <p>Relevant fact sheets include Budgeting, Buy now, Pay Later (BNPL), Buying a property, Cryptocurrency, Financial risk, Financial wellbeing, Girls and money, Identity theft, Inflation, Insurance, Investment biases, Investments, Pet ownership, Pocket money, Saving, Scams, Starting a business, Starting a job, Superannuation, Tax, Teens and financial admin.</p>	talkmoney.org.au/resources

Care sheet

There might be instances where a student finds some of the content challenging or the content might highlight certain difficult experiences or situations for the student that could trigger emotional stress. In these situations, there are services that might be able to help.

For further information call Kids Helpline on 1800 55 1800 or Lifeline on 13 11 14. Both are available from anywhere in Australia 24 hours a day (toll free) and provide generalist crisis counselling, information and referral services.

Counselling service	Description	Contact
Kids Helpline	Provides confidential telephone and online counselling services to young people aged 5-25 year old for any reason.	1800 551 800 Live chat at kidshelpline.com.au Open 24/7 - 365 days
Lifeline	A generalist and crisis telephone counselling, information and referral service, provided by trained volunteers who are supported by professional staff. Online chat and text services are also available.	13 11 14 lifeline.org.au Text service: 0477 13 11 14 Available 24/7 Online chat service: Available 24/7
Headspace	Provides a free and confidential telephone and online service for young people aged 12-25.	1800 650 890 Mon-Sun: 12pm - 8pm (AEST) Chat online: 9am - 1am (AEST) headspace.org.au/online-and-phone-support
Youth Beyond Blue	Provides information and confidential telephone and online counselling for young people aged 12-25 years old.	1300 224 636 *Online counselling available Mon-Sun: 1pm - 12am (AEST) beyondblue.org.au/who-does-it-affect/young-people

Student care sheet



If you are facing issues at work and would like to speak to someone for advice or guidance, you can contact the Fair Work Ombudsman. The Fair Work Ombudsman can provide you with information on your rights at work, and support with resolving issues.

You can call the Fair Work Ombudsman on **13 13 94**, between 8:30am - 5:00pm Monday to Friday (except for public holidays) or online using their enquiry form fairwork.gov.au/about-us/contact-us/online-enquiries

If you are facing issues and need help, you can free call Kids Helpline on **1800 55 1800** or chat to them anytime on their website at: kidshelpline.com.au



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