Financial support with employment opportunities

Searching and applying for jobs when money is tight can be challenging, as well as attending interviews and starting work. Linking with support services or specialist job network providers can help you get the best start.

Most job network providers help with resume and application letter support, mock interviews, and support in starting work. They may also have a series of identified positions that may be suitable for clients.

Here are some things to assist people to be "job-ready" (attending interviews and then starting employment).

Service	Contact	Services
Workforce Australia	Find your local provider here	Wide ranging support for employment, skills and training, advocates and mentors, tools and resources etc
The Gordon Skills and Jobs centre	Skills and Jobs Centre | Jobs in Geelong (thegordon.edu.au) Geelong City Campus, G building, level 1 Corner Latrobe Terrace and Gordon Avenue, Geelong Phone: (03) 5225 0700 Email : skillscentre@gordontafe.edu.au	Assistance with Career planning, resume, cover letters and interview confidence, apprenticeship and traineeship advice, course information etc
Jobs Victoria	Find your local provider: Looking for work | Jobs Victoria	Wide ranging support for employment, skills and training, advocates and mentors, tools and resources etc
Reconnect Program	Reconnect Program 2021-2024 | Victorian Government (www.vic.gov.au)	Program assists participants to overcome barriers preventing them from engaging in education, training and employment. • Participants – Young people 17 – 19 years • Participants between 20 – 64 unemployed 6 months or more. • Young people 17-24 who have been or are on Youth Justice pathways. • Asylum seekers
NEIS program – (New Enterprise Incentive Scheme)	New Business Assistance with NEIS – Department of Employment and Workplace Relations, Australian Government (dewr.gov.au)	NEIS helps start and develop a small business by providing accredited small business training, business plan development, mentoring from a NEIS provider and a NEIS allowance up to 39 weeks.
Skills support for 40 years & older	Skills support for 40 years and older – Department of Employment and Workplace Relations, Australian Government (dewr.gov.au)	Skills check for adults 40+ to develop a career plan, upskill or transition into new careers. Funding assistance up to $2200 for 40 – 70 years to obtain new skill development.
Emergency Relief and financial counselling	Support Services in the G21 Region – Give Where You Live Foundation	Services in our region may be able to assist if you are experiencing ongoing financial difficulty
Services Australia Advance payment	Advance payment – Services Australia	Apply to get income support payment or Family Tax Benefit (Part A) early – an advance payment. It is paid back later out of your payments from Services Australia
Services Australia Mobility allowance	Mobility Allowance – Services Australia How to claim: How to claim Mobility Allowance – Mobility Allowance – Services Australia	A Payment to help with travel costs for work, study or looking for work if client has a disability, illness or injury that means you can't use public transport. Must be: • Over 16 years • Unable to use public transport without lot of help. • Have a disability, illness or injury • Need to travel for study, training, work or to look for work. • Standard rate $109.30 per fortnight. • Higher rate $152.80 per fortnight. • Conditions apply.
Services Australia Childcare subsidy	Child Care Subsidy – Services Australia The Transition to Work additional child care subsidy – Additional Child Care Subsidy – Services Australia	Assistance to help with the cost of childcare while working or preparing for work.

Tax Help Clinics	https://www.ato.gov.au/general/gen/national-tax-clinic-program/ https://www.ato.gov.au/Individuals/Your-tax-return/Help-and-support-to-lodge-your-tax-return/Tax-Help-program/	Tax assistance for those who may not be able to afford professional advice and representation with their tax affairs. The Tax help program is free for people earning $60 000 or less. It operates from July to October each year. Eligible to individuals, small businesses, not for profit organisations and charities.
Fitted for Work	Fitted For Work A:513 Bridge Road, Richmond (virtual services outreach available) P: 03 9662 4289 E: info@fittedforwork.org	Providing job readiness and outfitting services for women wishing to enter or re-enter the workforce.
Myki concessions	myki – Public Transport Victoria (ptv.vic.gov.au)	Concessional travel on public transport.
No Interest Loans (NILS)	No Interest Loans (NILs) are available if you have a Heath Care Card / Pension Card OR earn less than $70,000 gross annual income as a single or $100,000 gross annual income as a couple or people with dependants and show that you can afford to repay the loan. Funds for essentials – Borrow up to $2,000 Funds for Vehicles. Borrow up to $5,000 Affordable insurance with flexible payment options Referrals to financial support services available also. No fees or interest are charged.	No interest loans are available to concessional and low-income individuals and families for many items, including computers, laptops and educational fees. Funds up to $2000 are available and are 'loaned' on the basis of regular repayments via Centrelink/centrepay. No fees or interest are charged.

Deep Dive

The following offers more information about employment disputes, tax, or superannuation.

Fair work commission

The Fair Work Commission is Australia's workplace tribunal. They create awards, approve enterprise agreements and help resolve issues at work.

Disputes between individuals and organisations that happen in the workplace are dealt with by the commission. When a dispute is lodged regarding a complaint, the commission helps the two sides reach an agreement. If they are unable to agree, the commission can decide the outcome. Issues such as loss of employment, bullying, discrimination and harassment etc.

To find out more visit: Fair Work Commission | Australia's national workplace relations tribunal (fwc.gov.au)

The Fair Work Ombudsman Welcome to the Fair Work Ombudsman website

The Fair Work Ombudsman can assist employees and employers with pay and wages queries and issues, leave, starting employment, employment conditions, work place problems and ending employment.

The website itself has lots of useful information, resources, templates and calculators.

Australian Taxation Office (ATO)

The Australian Taxation Office is the principal revenue collection agency of the Australian Government.

The resources, Working as an employee has information and resources when you start work as an employee (receiving a salary or wages) regarding specific rights and obligations.

Information such as if you change or leave jobs, have income from more than one source etc are all contained here Working as an employee | Australian Taxation Office (ato.gov.au)

At the end of the income year, lodgement of tax returns are required. When a tax return is lodged you can include how much money you earn (income) and any expenses you can claim as a deduction. You may receive a refund after claiming any deductible expenses.

When you start a job, you need to make sure that you: have or apply for a tax file number, complete a TFN declaration and choose a super fund – where your employer can pay your super contributions. Further information can be found on the ATO website Working as an employee | Australian Taxation Office (ato.gov.au)

Superannuation

Superannuation is money for your retirement. The money stays in a super fund and is invested so it can earn interest and grow. Your employer must pay 11.5% of what you earn into your super fund. In most cases, you're eligible to receive superannuation from your employer. Even if you have a casual job, your employer must pay you super.

For more information on Superannuation visit: How super works – Moneysmart.gov.au.



Key messages...
Link with local support services and specialist job network providers helps you get the best support when seeking employment.

USEFUL RESOURCES

Free career and employment advice for everyone in Geelong

Skills and Jobs Centre | Jobs in Geelong (thegordon.edu.au)

Rights and obligations when starting work

Working as an employee