



Apprentice – NSW

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A U S T R A L I A N
A P P R E N T I C E S H I P
S U P P O R T N E T W O R K
An Australian Government Initiative

Important information for new apprentices and trainees

Congratulations on landing your new apprenticeship or traineeship!

To make it official and to ensure you can enrol with your Registered Training Organisation (RTO) and start your formal training, a representative from MEGT will be visiting your workplace soon to meet with you and your employer and sign you into a Commonwealth Government Training Contract.

*It's important you read and understand the following information **before** this sign-up appointment.*

If you have any questions about any of the information in this flyer, or you're unable to attend your scheduled sign-up, please contact MEGT on 13 MEGT (6348) for assistance.

Your Training Contract

Your Training Contract is a legally binding document. That means both you and your employer have certain rights, obligations and expectations.

When you enter into the Training Contract, we'll provide you with the National Code of Good Practice for Australian Apprenticeships. This document will give you a detailed and clear understanding of these rights, obligations and expectations.

In summary, these include:

- Be aware of and make a commitment to fulfil work responsibilities
- Be aware of and make a commitment to fulfil training responsibilities

Your sign-up appointment

To help your sign-up go smoothly, you must bring EITHER **one** form of **photo** identification, such as a driver's licence, OR **two other** forms of identification such as a birth certificate, Medicare card or bank card, to your scheduled sign-up appointment.

You will also be required to provide further information if you're:

Under 18

If you're under 18 at the date of your sign-up, a parent/guardian must be present at the sign-up. If your parent/guardian is unable to attend, we must be able to obtain their signature post sign-up. Your Training Contract cannot be registered with the relevant State Training Authority until the parent/guardian signature is obtained.

Eligible for Trade Support Loans

If you're eligible to receive Trade Support Loans (TSL), you'll need to provide your Tax File Number (TFN) and your current bank account details.

You'll also need to bring document(s) that prove you're an Australian citizen or the holder of a permanent visa.

The MEGT Field Consultant must sight the **original** identification document to complete your TSL application form.

Acceptable evidence includes:

- A full Australian Birth Certificate, **OR**
- An Australian Passport, **OR**
- A Permanent Visa, **OR**
- A Certificate of Citizenship or a Certificate of Evidence of Resident Status (CERS)

We **cannot** accept bank cards, your driver's licence or your Medicare card to verify your identity for a Trade Support Loans application.

To find out whether you're eligible for Trade Support Loans, contact MEGT on **13 MEGT (6348)**.

A current or previous student

To enrol with your RTO and start your training, you'll need to provide MEGT and your RTO with your Unique Student Identifier number (USI). More information about the USI can be found in your MEGT "Get Ready" apprentice and trainee info pack, or by visiting www.usi.gov.au/documents/students-and-usi-factsheet-students

If you have an existing USI, please bring this with you to your sign-up appointment.

Remember!

It's important you read and understand the information in this flyer **before** this sign-up appointment. If you have any questions or you're unable to attend your scheduled sign-up, please contact MEGT on **13 MEGT (6348)** for assistance.

Living Away From Home Allowance

Living Away From Home Allowance (LAFHA) provides assistance to eligible apprentices and trainees where they move away from their parents' or guardians' home in order to take up or remain in an Australian Apprenticeship. LAFHA is available to apprentices and trainees of any age including full time, part time and school-based.

Rates and eligibility periods

Subject to meeting eligibility requirements, LAFHA is paid as follows:

Year	Rate	Eligibility period
First Year	\$77.17 per week	First 12-month period from commencement date
Second Year	\$38.59 per week	Second 12-month period
Third Year	\$25.00 per week	Third 12-month period

LAFHA payments to Australian Apprentices are tax exempt, therefore are not treated as taxable income.

Am I eligible?

You must meet the following requirements to be eligible for LAFHA:

- Your employer must meet eligibility criteria to receive Australian Government incentives in accordance with the Australian Apprenticeships Incentives Programme Guidelines; **AND**
- Be undertaking an Australian Apprenticeship at the Certificate II or above qualification; **AND**
- Be within the first 36 months (3 years) of your Australian Apprenticeship (regardless of full time or part time mode); **AND**
- Meet the residential criteria (as per below) or be homeless.

Residential criteria

You must satisfy the following residential criteria:

Moved away from your parent or legal guardian home for the first time. At least ONE of the following must apply:

- Within three (3) months before starting your Australian Apprenticeship; **OR**
- To remain in your Australian Apprenticeship; **OR**
- To pursue essential supplementary on-the-job training with another employer.

School-based apprentices and trainees moving to boarding school does not satisfy the residential criteria.

AND

Demonstrate at least ONE of the following eligibility criteria would have applied if you stayed in the parental/guardian home.

- You would have to travel more than 90 minutes each way between work and home; **OR**
- You would have to cope with unreasonable travel delays; **OR**
- There would be limited or unsuitable transport arrangements available; **OR**
- There would be unaffordable/prohibitive transport costs.

You may be eligible to receive the allowance if you are undertaking an Australian Apprenticeship and you are, or become, homeless.

Ineligibility

You will NOT be eligible for LAFHA if:

- You have lodged a claim for Youth Allowance, Austudy, or ABSTUDY with Centrelink and the claim is still current; **OR**
- You are receiving rental or accommodation assistance from Centrelink or free or subsidised housing from your employer; **OR**
- You have moved away from home to attend block release off-the-job training.

How do I apply?

If you think you meet the eligibility criteria please contact MEGT to confirm your eligibility. You can then apply by completing a LAFHA application form online.

Please note additional evidence is required as follows:

A Statutory Declaration from your parent or legal guardian stating the following:

- Their residential address; **AND**
- That you lived at that address immediately prior to moving to take up your or remain in your Australian Apprenticeship; **AND**
- This is the first time you have moved away from home; **AND**
- The date you moved away from your parents' or guardians' home.

AND

Proof of your current residential address, by providing one of the following:

- A rental receipt; **OR**
- A Statutory Declaration from the owner (landlord) of the house; **OR**
- Official documentation showing your name and current residential address i.e. electricity, water, gas, mobile phone, or internet bill; **OR**
- A document from the real estate agent who you are renting the property from.

How do I claim LAFHA?

MEGT will advise you once your application has been assessed and how to claim if you're eligible.

If you have any questions or require assistance please contact us on **13 MEGT (13 6348)**.

Disabled Australian Apprentice Wage Support

Disabled Australian Apprentice Wage Support (DAAWS) is an Australian Government incentive payable to employers of Australian Apprentices with a disability.

It is an alternative to the standard employer incentives payable under the Australian Apprenticeships Incentives Programme.

Disabled Australian Apprentice Wage Support (DAAWS) is paid at the rate of \$104.30 per week for full-time Australian Apprentices or pro-rata for part-time Australian Apprentices.

To be eligible for DAAWS the Australian Apprentice must be undertaking a recognised Australian Apprenticeship and:

- be assessed by a medical practitioner or registered psychologist as having a disability which will impact upon their capacity to perform the employment-based duties of the Australian Apprenticeship position **AND**
- the effects of the disability cannot be overcome through available medication or basic self management strategies **AND** the Australian Apprenticeship.
- the Australian Apprentice will be capable of performing these duties given suitable support.

Tutorial, mentor and interpreter assistance

Tutorial, mentor and interpreter assistance is available to Australian Apprentices who have been assessed as eligible for DAAWS and who require additional assistance with the off-the-job training component of their Australian Apprenticeship.

Payments for these services, at the rate of \$38.50 per hour (inclusive of GST) up to a maximum of \$5,500 a year (inclusive of GST), are made directly to the Registered Training Organisation providing the services.

How to apply

To have your eligibility for DAAWS assessed you are required to submit:

- an 'Assistance for an Australian Apprentice with Disability' application form (Form 1288); **AND**
- an 'Occupational Assessment for an Australian Apprentice with Disability Form' (Form 608) completed by a medical practitioner or registered psychologist, assessing the Australian Apprentice's capacity to undertake employment-based duties; **AND**
- an 'Evidence of Completion of a Job Capacity Assessment or an Employment Services Assessment for an Australian Apprentice with Disability' (Form 608a*), showing that the Australian Apprentice has a current and valid Job Capacity Assessment.

*Form 608a may be completed and submitted with Form 608 in lieu of a medical certificate or assessment by a medical practitioner or registered psychologist. Additional criteria may apply. Please contact MEGT if you have any questions regarding these forms or the Australian Apprenticeships Incentives Programme.

Trade Support Loans

Paying the bills can be tough when you're an apprentice.

The Trade Support Loans programme supports Australian Apprentices with everyday costs while they complete their apprenticeship.*

Who is eligible for Trade Support Loans?

Loans of up to \$20,808 paid monthly in arrears over the life of the apprenticeship are available to apprentices (Australian citizens or holders of a permanent visa) undertaking a Certificate III or IV qualification leading to a number of trade occupations on the Trade Support Loans Priority List.

Applicants must also provide their Tax File Number and meet any other conditions prescribed in the Trade Support Loans Rules. More than 100 qualifications are eligible such as plumbers, diesel mechanics, electricians and fitters as well as priority areas in horticulture and agriculture. Some school-based and/or part-time apprentices are also eligible for Trade Support Loans.

How to apply

We can provide you with an application form, check your eligibility and administer the loan.

Once your application is approved the first six-monthly cycle of payments will be scheduled. The payment of loans has been structured so that you are required to reapply (opt-in) online to receive loans every six months, with the intention of giving you the opportunity to reassess your personal circumstances and make an informed decision about continuing to receive loans.

If you no longer wish to receive Trade Support Loans payments, you may opt-out at any stage by contacting MEGT via phone, email, in person, or in writing.

Payment Schedule

Payments are tax exempt and paid monthly in arrears. The schedule is as follows:

- First Year \$8,323 (12 monthly payments of \$693.60)
- Second Year \$6,242 (12 monthly payments of \$520.20)
- Third Year \$4,162 (12 monthly payments of \$346.80)
- Fourth year (and beyond) \$2,081 (12 monthly payments of \$173.40)

The number of instalments you may be eligible to receive will be assessed following receipt of your Trade Support Loans application form.

Repayments

Trade Support Loans are to be repaid once you have reached the minimum income threshold.[†] Once you have successfully completed your apprenticeship, you will receive a 20% discount off the loan amount you have borrowed.

Find out more

For more information go to www.australianapprenticeships.gov.au/trade-support-loans or contact your local MEGT



Trade Support Loans - Under 18s

This Fact Sheet is for minors (that is, individuals under 18 years of age) and must be read prior to applying for a Trade Support Loan. This Fact Sheet should be read in conjunction with the *Trade Support Loans Fact Sheet*.

What are Trade Support Loans?

Trade Support Loans provide up to \$20,808 to apprentices in priority areas to assist them with the costs of living and learning while undertaking an apprenticeship. A 20 per cent discount is applied on the amount borrowed when the apprentice successfully completes their apprenticeship. Apprentices are required to repay the loans through the tax system when their income meets the income repayment threshold.

There are no age restrictions for applying for a loan and it is your choice to take out a loan based on your own personal circumstances. If you are under 18 years of age, you are asked to declare on the Trade Support Loans Application Form that you have read and understood this Fact Sheet before applying.

What are my responsibilities when taking out a Trade Support Loan?

Taking out a loan is a serious financial responsibility as it involves borrowing money and paying it back over time. Information to help you make a decision and identify the responsibilities involved in taking out a loan is available on the MoneySmart website at www.moneysmart.gov.au/life-events-and-you/under-25s. You are strongly encouraged to view the information on this website to ensure you are fully aware of your responsibilities.

Before you apply for a loan, it is advised that you consider your current circumstances to see exactly where your money goes now and how much you could afford in repayments if you were to meet the income repayment threshold. It is important to think about how your circumstances may change in the future, for example changing jobs or moving out of home.

It is your responsibility to be aware of your obligations when taking on the loan and the requirement to pay it back.

Loans need to be repaid through the tax system once your income reaches the repayment threshold. For the 2018-19 year the threshold is \$51,957. The amount you repay each year is a percentage of your income. The percentage increases as your income increases, so the more you earn, the higher your repayments will be. The Australian Taxation Office (ATO) will calculate your compulsory repayment for the year and include it on your income tax notice of assessment.

Indexation is applied in June each year in line with changes to the cost of living (in line with the Consumer Price Index (CPI)). Once indexation is applied, this will increase the amount of money you will have to pay back. You can make a voluntary repayment to the ATO at any time and for any amount. There are no discounts or penalties for making a voluntary repayment. Voluntary repayments are in addition to compulsory repayments. They are not refundable.

Further Information

It is recommended that you do your research and assess whether taking out a Trade Support Loan is the best option for you. When taking out a Trade Support Loan, it is important to remember that you are obliged to repay the total amount borrowed plus any indexation that has been applied (minus any successful completion discounts) through the tax system.

It is also recommended that you discuss your obligations with your parent or guardian so they are aware of the agreement you are entering into. In addition, if you are under 18 years of age you are encouraged to seek the acknowledgment of a parent or guardian, by having them sign the Trade Support Loans Application Form, to demonstrate that you understand that the Trade Support Loan must be repaid. Further information is available for parents and guardians from your Australian Apprenticeship Support Network provider to ensure they are aware of the requirements and obligations you may take on.

For further information on eligibility and applying for a Trade Support Loan, contact your Australian Apprenticeship Support Network provider.



Trade Support Loans - Under 18s

Parent/Guardians

This Fact Sheet is provided for parents and guardians of minors (that is, individuals under 18 years of age) to assist them in helping their minor to decide whether to apply for a Trade Support Loan. This Fact Sheet should be read in conjunction with the *Trade Support Loans Fact Sheet* and the *Trade Support Loans Under 18s Fact Sheet*.

What are Trade Support Loans?

Trade Support Loans provide up to \$20,808 to apprentices in priority areas to assist them with the costs of living and learning while undertaking an apprenticeship. A 20 per cent discount is applied on the amount borrowed when the apprentice successfully completes their apprenticeship. Apprentices are required to repay the loans through the tax system when their income meets the income repayment threshold.

There are no age restrictions for applying for a loan and individuals do not have to take out a loan even if they are eligible. It is important to note that if the apprentice is under 18 years of age, they are asked to declare on the *Trade Support Loans Application Form* that they have read and understood the *Trade Support Loans Under 18s Fact Sheet* before submitting an application form.

In addition, if the apprentice is under 18 years of age they are encouraged to seek acknowledgment from you that they understand that the Trade Support Loan must be repaid. Further information is available from Australian Apprenticeships Centres for you to ensure you are aware of the requirements and obligations the minor may take on.

What are the responsibilities of a minor when taking out a Trade Support Loan?

Taking out a loan is a serious financial responsibility as it involves borrowing money and paying it back over time. As the minor is considering taking out a Trade Support Loan to assist them with the costs of living and learning while undertaking an apprenticeship, it is recommended that you ensure they are making an informed decision. See *Further Information* below which provides a link to the MoneySmart website.

When providing assistance to the minor in the decision making process, it is important to consider circumstances that may change in the future and which could affect the minor's ability to repay the Trade Support Loans debt, for example changing jobs or moving out of home.

It is the responsibility of the minor to be aware of their obligations in taking out a loan and the requirement to repay.

Loans need to be repaid through the tax system once the individuals' income reaches the repayment threshold. For the 2018-19 financial year the income threshold is \$51,957. The amount that is required to be repaid each year is a percentage of the individual's income. The percentage increases as their income increases, so the more they earn, the higher their repayment will be. The Australian Taxation Office (ATO) will calculate their compulsory repayment for the year and include it on their income tax notice of assessment. Voluntary repayments are in addition to compulsory repayments. They are not refundable.

Indexation is applied annually in line with changes to the cost of living (in line with the Consumer Price Index (CPI)). Once indexation occurs, this will increase the amount of money the minor will have to pay back. The minor is able to make a voluntary repayment to the ATO at any time and for any amount. There are no discounts or penalties for making a voluntary repayment.

Further Information

It is recommended that you do research and assess whether taking out a Trade Support Loan is the best option for the minor as there are serious responsibilities associated with taking out a financial loan. Information to assist with identifying the responsibilities involved in taking out a loan is available on the MoneySmart website at www.moneysmart.gov.au/life-events-and-you/under-25s. It is advised that you read through this material with the minor.

For further information on eligibility and applying for a Trade Support Loan, the minor should contact their Australian Apprenticeship Support Network provider.



Low Income Health Care Card

MEGT is your local Apprenticeship Network Provider. We're here to provide you with information, advice and support throughout your apprenticeship or traineeship.

Did you know?

As an apprentice or trainee, you may qualify for a Low Income Health Care Card.

Benefits of a Low Income Health Care Card

A Low Income Health Care Card entitles you to cheaper prescription medicines under the Pharmaceutical Benefits Scheme (PBS).

You may also be eligible for other concessions from the Australian Government or your local council. These could include bulk billing for medical appointments, concessions on energy and electricity bills, and lower public transport costs. You may also be eligible for discounted training or higher education courses. Contact your State Government for more information.

Eligibility

To be eligible for a Low Income Health Care Card you must meet the following eligibility criteria:

- You must be living in Australia **AND**
- Have Australian citizenship **OR**
- Hold a permanent visa **OR**
- Hold a Special Category visa **OR**
- Hold a Partner (Provisional) visa subclass 309 or 820 or a Temporary Protection visa

AND Your total income must be below the limit which applies to you in the following table:

Status	Weekly income	Income over 8-week period
Single, no children	\$564.00	\$4,512.00
Couple combined, no children	\$974.00	\$7,792.00
Single, one dependent child	\$974.00	\$7,792.00
Couple combined, 1 child	\$1,008.00	\$8,064.00
For each extra child, add	\$34.00	\$272.00

This amount is your gross income (before tax) for the 8 weeks immediately before the date you lodge your application. You must be able to provide proof of this income for the whole 8 week timeframe.

How to apply

Online	By mail
Apply online at www.humanservices.gov.au/lic . To apply online you will need a myGov account. Go to www.my.gov.au to create a myGov account and link it to your Centrelink online account. You can then access the online application form through myGov (select <i>Online Claims</i>).	Access and print an application form from www.humanservices.gov.au/customer/forms/ss050 . Complete and return the form with the supporting documents listed below within 14 days.

Along with your application, you will need to provide the following documents:

- Payslips for the last 8 weeks as proof of income or a letter from your employer/s to cover this period
- Documents showing balances of your bank, building society and credit union accounts
- Proof of your Australian residence status if you were not born in Australia
- Documents showing details of any money you have on loan to another person or organisation

(These documents can be attached to the application form for online and mail applications)

AND Proof of identity must be provided at a Centrelink office (see: Confirming Your Identity Form SS231 at **www.humanservices.gov.au/forms**)

Please note: other information may be required depending on your circumstances. Please see claim form for details.

Find out more

For more information visit a Centrelink service centre or contact them on the details below:

Low income phone line: **13 24 90**

www.humanservices.gov.au/healthcarecard

Need additional support?

Our mentors provide a personal, confidential service to make sure you have the best chance at remaining in employment and completing your training.

If you need assistance with this or any other issue impacting your Australian Apprenticeship, contact us on **1300 561 162** or **apprenticementoring@megt.com.au**

MEGT Apprenticeship Online Portal



A U S T R A L I A N
A P P R E N T I C E S H I P
S U P P O R T N E T W O R K
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Please return form to MAACO Administrator
Email: maacocontactus@megt.com.au

MAACO is simple, convenient, information on demand. Would you like online access to your Australian Apprenticeship details?

APPLY NOW – MAACO AUSTRALIAN APPRENTICE APPLICATION FORM

Australian Apprentice name:	
Date of birth:	
Address:	
Signature:	
Mobile:	Phone:
Email (this will become your login name):	
Employer trading name:	

You can also return this form by mail:
Attn: MAACO Administrator, MEGT (Australia) Ltd, PO Box 4069, Ringwood, VIC, 3134

OFFICE USE ONLY

Employer ID/s:	
National A/C <input type="checkbox"/> State A/C <input type="checkbox"/> Individual <input type="checkbox"/> Peer <input type="checkbox"/> Subsidiary <input type="checkbox"/>	
Account manager:	Phone:

megt.com.au

Who to contact

New South Wales

Employer information	Apprentice and trainee information
<p>Further information for employers of apprentices or trainees about Australian Apprenticeships, Government incentive eligibility and claims or cancelling an Australian Apprenticeship.</p> <p>Department of Industry – Training Services NSW:</p> <ul style="list-style-type: none"> For help resolving difficulties with an apprentice or trainee. To obtain a Certificate of Completion for an apprentice or trainee. <p>13 28 11 www.training.nsw.gov.au</p> <p>Fair Work Ombudsman:</p> <p>Information about wages and terms and conditions of employment.</p> <p>13 13 94 www.fairwork.gov.au</p> <p>Superannuation Guarantee hotline:</p> <p>To arrange to pay superannuation payments into an apprentice or trainee's chosen fund.</p> <p>13 10 20 www.ato.gov.au/super</p> <p>WorkCover:</p> <ul style="list-style-type: none"> Workplace safety – information about providing a safe workplace that meets occupational health and safety guidelines. WorkCover insurance – to determine what is applicable in the relevant state. <p>13 10 50 www.workcover.nsw.gov.au</p>	<p>Further information for apprentices and trainees about eligibility and payment of Trade Support Loans and personal benefits or cancelling your apprenticeship or traineeship.</p> <p>Department of Industry – Training Services NSW:</p> <ul style="list-style-type: none"> Advice regarding being treated unfairly at work, work being rationed or an apprenticeship or traineeship being suspended. Advice about harassment or discrimination at work or in training. Termination of an apprenticeship or traineeship, either by the apprentice/trainee or employer. To obtain a Certificate of Completion. <p>132 811 www.training.nsw.gov.au</p> <p>Fair Work Ombudsman:</p> <p>Information about wages and terms and conditions of employment.</p> <p>13 13 94 www.fairwork.gov.au</p> <p>Career Teacher, VET coordinator or MEGT Apprenticeship Network Provider:</p> <p>Information about Australian School-based Apprenticeships.</p> <p>Registered Training Organisation:</p> <p>To obtain credit for prior learning (Recognition of Prior Learning – RPL).</p>

NSW Government Financial Assistance

The NSW Government provides the following financial support for apprentices and trainees, so you can put the money you're saving on your car rego and travel costs towards training, living expenses and more tools for the job.

Rebate on car registration

First and second year apprentices may be eligible to receive a \$100 rebate on their car registration. Apprentices should apply through the RTA.

Further information at www.rms.nsw.gov.au/roads/registrations/fees

Travel concessions

Eligible apprentices and new entrant trainees may be entitled to a Transport Concession Card. This card entitles holders to concessional travel on all regular route NSW government buses, trains and ferries across the state. Some private transport operators may also allow you to use this concession card.

Apply at apps.transport.nsw.gov.au/cec/

Travel and accommodation assistance

Apprentices and new entrant trainees in NSW may be eligible for travel and accommodation assistance if they need to travel more than 120kms round trip to attend day or block release with their Registered Training Organisation. Assistance for accommodation is \$56 per day and the rate for travel expenses is 33 cents per kilometre. This applies to both public and private transport. A relocation allowance is also available as a one-off payment based on actual costs up to a maximum of \$2,500.

Further information at www.training.nsw.gov.au