



# Incolink Apprentice Guide



# Incolink Apprentice Guide



**Incolink was established in 1988 as the industry redundancy scheme to support workers between jobs.**

**As well as managing funds for workers, Incolink supports the industry with a range of benefits and services.**

Phone: **(03) 9639 3000**  
Website: **[incolink.org.au](http://incolink.org.au)**  
Address: 1 Pelham Street,  
Carlton VIC 3053



#### **IMPORTANT**

Please note that while every effort has been made to ensure the accuracy of the information contained in the guide at the time of publishing, it does not purport to contain all the information that may be relevant to the matters contained in it. The information provided, is provided as a matter of interest only.

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The guide is a synthesis of information from numerous sources in the building and construction industry and education and training sectors. It is the result of cooperation and contributions from numerous individuals.

#### **Incolink**

1 Pelham Street, Carlton VIC 3053  
Telephone **(03) 9639 3000**  
Facsimile **(03) 9639 1366**

#### **Incolink Apprentice Support Worker**

Telephone **(03) 9668 3061**  
24/7 Counselling **1300 000 129**  
Wellbeing & Support: **[wellbeing@incolink.org.au](mailto:wellbeing@incolink.org.au)**

**[incolinkapprentices.org.au](http://incolinkapprentices.org.au)**

## What is Incolink?

Incolink manages essential industry funds for building and construction workers. These funds provide assistance for workers when they are between jobs. Incolink currently administers severance and genuine redundancy funds, Portable Sick Leave Insurance programs and Income Protection and Trauma programs for workers in the commercial building and construction industry, and the metal and engineering construction industry. Incolink also offers a range of services to support members and their families in areas such as counselling, drug and alcohol support, apprentice support, financial rights, counselling and has a Job Support service, employment and training.

*Incolink is the trading name of the Redundancy Payment Central Fund Limited*

## Incolink assists Victorian apprentices

1.

If you are an apprentice in the commercial building and construction industry and your job becomes redundant (which means you no longer have a job due to shortage of work), you may be entitled to a redundancy payment.

2.

Incolink can assist by helping you get through any troubles you may face during your apprenticeship. This handbook identifies some of those issues. Keep it handy just in case. In addition, during your training you may receive a visit from an Incolink Apprentice Support Worker to talk about the services Incolink provides.

**Our services are confidential.**



# Incolink Apprentice Support

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# Your new job



**Starting a new job can make most of us a little nervous; you will be working with new people and learning new skills.**

An apprenticeship or traineeship is a formal training arrangement between an employer and an employee. Apprentices and trainees do a combination of work and recognised training to get a qualification, certificate or diploma. An apprenticeship or traineeship can be full-time, part-time or school-based, and can be undertaken by anyone of working age.

Your new job

## Pre-apprenticeship

Completing a pre-apprenticeship can make you more valuable to an employer. Take the time to make sure you are familiar with the industry and your employer.

- **Ask a lot of questions**
- **Treat your pre-apprenticeship like it's your job**
- **Turn up on time**

These things show an employer and your teacher that you have a keen interest in the trade. Performing really well in your pre-apprenticeship can help you find a job.

## How do I find an employer?

If you are looking for employment as an apprentice there are a number of ways to find an employer:

- **If you are still at school talk to your Careers Teacher, or if you are at TAFE talk to the Careers Officer or Student Services.**
- **Visit your local Centrelink/Job Services Australia provider. For details of your closest office phone Centrelink Employment Services 13 28 50 or go to [humanservices.gov.au](http://humanservices.gov.au)**
- **Visit an Australian Apprenticeship Centre. For the centre closest to you, freecall 13 38 73 or go to [australianapprenticeships.gov.au](http://australianapprenticeships.gov.au) or go to [education.vic.gov.au](http://education.vic.gov.au)**
- **Contact Group Training Association Victoria for your nearest Group Training Provider. Call (03) 9639 3955 or go to [aen.org.au](http://aen.org.au)**
- **Check the Situations Vacant section of local and regional papers regularly.**
- **Visit your local council youth services and talk to the Youth Worker, or your Local Learning and Employment Network program officer (LLEN).**
- **Contact the employer association of the trade you are interested in, and ask them for a list of employers looking for apprentices.**
- **Call the Union Apprentice Officer at the relevant trade union office.**
- **Contact Incolink Job Support or ask for the Apprentice Support Worker (03) 9668 3061 or email [wellbeing@incolink.org.au](mailto:wellbeing@incolink.org.au)**
- **Attend careers events and expos.**
- **Visit job seeking internet sites.**

## Your apprenticeship

Once you start your apprenticeship you are in the workplace and there are a few things to remember.

- **Employers will understand that as an apprentice you will not know everything.**
- **It was hard work getting this job so make sure you are on time, not just the first week or month. Get into the habit of being punctual and if possible be early.**
- **Listen to instructions closely. Occupational Health and Safety (OH&S) is a major part of this industry. If you are unsure of what is required you must speak up. It is better to ask if you are unsure, as there is a possibility of injuring yourself or others because you did not understand.**

Early starts and low wages can be difficult for first and second year apprentices, especially if your mates have unskilled work and are earning more. However, if you stick it out you will earn more once you are qualified in your trade.



Personal support for apprentices, careers counselling and training advice are amongst the range of services Incolink offers building and construction workers. Other services include job seeking advice and assistance with resume writing. Call Incolink Job Support on **(03) 9668 3061**.



**"I was just out of school and home. I didn't know what to expect. Work is different to school. Now and then I call the guys at Incolink and they support me without any hassles."**

1st Year Plumber

# Workplace



## Relationship with your boss

Your expectations of what you should be doing in your apprenticeship, and how you should be treated, will not always be the same as your employer's expectations.

Clear communication will ensure you have a good working relationship.

- **Find out how your boss wants to be contacted if you are running late or sick. You might think a text message is OK, but they might prefer a phone call**
- **Come to work prepared: this means knowing which clothes, equipment or tools you need each day**
- **Find out how long lunch and tea breaks are**
- **Find out if it is OK to have your mobile phone on during work time. Some employers see this as a safety risk**

## Relating to your employer

As an apprentice, you need to build a relationship with your employer.

Ideas for doing this:

- **Be positive and show them you want to learn**
- **Respect their tools and always return things you use**
- **Do the best you can**
- **If you are unsure about something, ask**
- **Turn up to work on time**

Things not to do:

- **Turn up to work late**
- **Whinge when they ask you to do little jobs**
- **Slack off**
- **Damage equipment**
- **Steal or borrow equipment without the employer's knowledge**

***"When my girlfriend left me, I didn't know what to do. I realised I was drinking too much. The Incolink guys were really great to talk to."***

1st Year Apprentice

## Apprenticeship Support Officers (ASOs)

ASOs give support and guidance to all apprentices, aged 15 to 24, in the first year of their apprenticeship.

They offer advice and assistance on personal and workplace issues and work with Registered Training Organisations, Australian Apprenticeship Centres and other service providers to deliver an integrated apprentice support service.

The ASO program aims to increase the rates of apprenticeship completion by providing targeted support to apprentices in the early stages of their apprenticeship. It is in these early stages that the apprentice is most at risk of cancelling the apprenticeship.

ASOs are located across regional and metropolitan Victoria and service areas are based on employer workplace location.

If you are an eligible apprentice, an ASO will contact you and provide their details. If you have not been contacted by your ASO or have lost their details, call: **call 1300 311 820** or email: [apprenticeship.support@edumail.vic.gov.au](mailto:apprenticeship.support@edumail.vic.gov.au)

## Regulatory Field Services

The Victorian Registration and Qualifications Authority (VRQA) is responsible for regulating apprenticeships and traineeships in Victoria. Authorised officers, engaged by the VRQA, visit workplaces to talk to apprentices, trainees and their employers to help make sure the obligations under a training contract are being met. To talk to someone regarding these kind of issues you can call **1300 722 603** or email: [vrqa.apprenticeships@edumail.vic.gov.au](mailto:vrqa.apprenticeships@edumail.vic.gov.au)



## Disputes with your employer

Disputes can happen, especially in the workplace when you and your boss have different expectations. They might be about what you should be doing, what you should be paid etc.

If you have a dispute with your boss, or your workmates, try to resolve it before it affects your apprenticeship.

If you can't resolve a dispute, contact your ASO for help.

Your trade union also employs Apprenticeship Liaison Officers who can assist with disputes. Call your union or the Victorian Trades Hall Council on **(03) 9659 3511** for further details.

### How to resolve a dispute:

1. Identify the issue or what is causing the issue
2. Listen and acknowledge the other person's point of view
3. Talk about what you want to happen next
4. Ask the other person what they think
5. If you are unable to resolve the issue take the matter to your boss

## Training

As an apprentice you will undertake training. This will be on the job with your boss, as well as with your training provider or TAFE. You are entitled to be released from the workplace to attend formal training at your training provider or TAFE. You are responsible for attending the training provided as this forms an important part of your apprenticeship. Any time spent at a training provider or TAFE is calculated as a normal working day, so you should be paid during this time.

Within the first few months of commencing your apprenticeship you should agree to a training plan with your boss, and your training provider or TAFE.

The training plan will be a working document, and you and your trainers will amend this as you complete learning tasks or assessments.

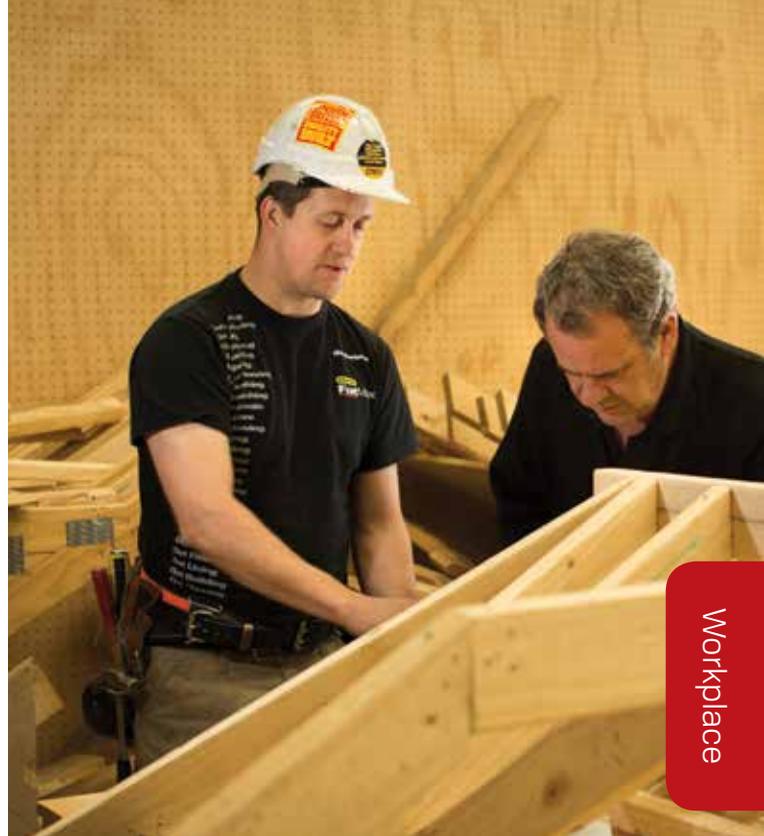
While you are at work your boss should be training and supervising you. This does not mean you will always be doing things that you think are interesting. You could be asked to clean up or unload materials as this is part of the job. If you think this is all you are doing, you should talk to your boss and ask for more challenging work.

If you are not sure how to do something, ask your boss to show you. If you do not ask it could result in a safety risk, and it is better to speak up than risk hurting yourself, or someone else.



**“My boss wasn’t letting me leave to go to TAFE. I talked to the guys at Incolink who helped me sort things out with my boss.”**

1st Year Plumber



Workplace

## Tips for learning at work

- Check what others do – watch others in the workplace, and ask them for help
- Make a list of new terms you are learning
- If English is not your first language, explain that you are not used to listening to English spoken so quickly – there are many new words to learn
- Make a list of what you want explained – ask for a bit of extra time to go over the meaning of unfamiliar words. Ask your trainer as well

# Bullying

**Bullying is repeated unreasonable behaviour directed towards a worker or group of workers that creates a risk to health and safety.**

## What to do if you are being bullied

- Become familiar with your workplace's bullying policy
- Talk to someone about your bullying experience
- Encourage others to report bullying and use the appropriate channels
- Look out for mates at work

**Remember:** Bullying or harassment is wrong, often illegal, and you do not have to put up with it. The best thing you can do is talk to someone about it. These people can help:

- Incolink Apprentice Support Worker on **(03) 9668 3061**
- Student Services at TAFE or your Group Training Provider
- Your employer, manager or a workmate you think may be able to help
- Your family and friends
- Your Trade Union representative
- Fair Work Commission  
[fwc.gov.au/disputes-at-work/anti-bullying](http://fwc.gov.au/disputes-at-work/anti-bullying)
- Police - if you, or someone you know, are in immediate danger and require an urgent response then call the police on **000**.

## Did you know?



**Incolink supports Brodie's Law Foundation - Taking a Stand Against Bullying. Find out more at [brodieslaw.org](http://brodieslaw.org)**



**Harassment is any form of behaviour that is unwelcome, usually repeated and personally offensive to the recipient.**

As an apprentice you could be the target of workplace bullying or harassment. Research has found that, unfortunately, approximately one third of all apprentices in the building and construction industry experience bullying and/or harassment. This could include intimidation, abuse (verbal, physical and mental), and/or harassment, damage to a person's personal property, teasing and name-calling.

Being bullied can have a significant effect on health and wellbeing. For example, the stress it creates means that it can be difficult to concentrate and may affect workplace safety. Most importantly, bullying is not OK - **it is unacceptable behaviour, and may have legal ramifications.**

Many apprentices do not report bullying for fear that it will continue, become worse, or cause them to lose their job. While it can be difficult to report, bullying or harassment will often continue unless it is reported.

# Rights and responsibilities

When you started your apprenticeship you signed a legally binding training agreement with your training provider and your employer.

Because you are new to the workplace, you might not be aware of your rights and responsibilities.

## You have a right:

- To be paid wages according to your award, workplace agreement or Enterprise Bargaining Agreement (EBA) and receive pay slips
- To work in a safe environment that is free from bullying, harassment and discrimination
- To be properly trained and supervised on the job
- To be released to attend formal structured training provided by your training provider or TAFE

## You have a responsibility:

- To attend formal structured training at your training provider or TAFE
- To be safe at work and not work under the influence of alcohol or drugs
- To sign a contract or training agreement with your employer
- To work under instruction at agreed working times
- To turn up on time and be ready to work
- To listen and learn while on site
- To take care of workplace property and resources
- To maintain record books and work evidence as required

Balancing your rights and responsibilities will give you the best chance of successfully completing your apprenticeship.

Incolink Apprentice Support Worker is here to support you. Email [wellbeing@incolink.org.au](mailto:wellbeing@incolink.org.au) or call (03) 9668 3061. Regional apprentices can freecall us on 1800 337 789.

If you have any problems, please refer to "Disputes with your employer" on **page 13**.



**"I lost my job and didn't know who to talk to. A mate told me about the guys at Incolink and they helped me get back into a job."**

2nd Year Boiler Maker

# Money



Each trade has minimum wages and conditions.

Regardless of the trade, you are entitled to:

- Pay slips
- Payment for overtime
- Superannuation - your employer must pay a minimum of 9.5% of your gross earnings into your super fund
- Choice of super fund - you can choose which super fund you want to belong to



**“I applied for a Low Income Health Care card shortly after I started my apprenticeship. So far I have saved \$1000 on TAFE fees, car registration, medical costs and going to the footy.”**

1st year Plumbing apprentice

## Helpful money tips

As you know, your wage will increase throughout your apprenticeship. However, at the start money might also be tight.

Whatever the case, what you do with your money is up to you.

## Here are some tips to help you save money.

### 1. Apply for a Low Income Health Care Card

If you are single with no children and earn under \$561 (gross) per week (less than \$4,488 over 8 weeks), you should apply for a Low Income Health Care Card. Go to [humanservices.gov.au](http://humanservices.gov.au) for information on couples and families and for the latest income test.

You can save money each year on your TAFE fees and save on your car registration, medical prescriptions and other costs. Simply apply at your local Centrelink office or apply online at [humanservices.gov.au](http://humanservices.gov.au).

You will need eight weeks of pay slips (or a letter from your employer), some identification and a copy of a recent bank statement. Once you receive your card, you must reapply every six months. It is a little bit of work but you will save thousands of dollars. For more information, go to [australianapprenticeships.gov.au](http://australianapprenticeships.gov.au)

### 2. Complete a Tax Return

You will most likely receive a tax refund from the Australian Tax Office (ATO). Many apprentices go to their local tax agent to complete their tax return. It normally costs under \$100 and this is tax deductible the following year.

**Earning a wage for the first time can be exciting.**

### 3. Government Super Co-Contribution

If you put extra money into your superannuation fund, the Government may match 50 cents for every dollar you contribute, up to a maximum of \$500 for the 2018-19 financial year.

As an apprentice, you may be able to get the super co-contribution from the Government if you meet the eligibility requirements, which include:

- Making personal (after-tax) contributions to your super fund
- Earning a total income of less than \$52,697 for the 2018/2019 financial year but check the ATO website for the latest income guidelines.
- Lodging an income tax return for the financial year
- Supplying your Tax File Number to your super fund, if you haven't already done so
- Being a permanent resident of Australia

For more information:

- Australian Taxation Office (ATO) Superannuation line  
Call: **13 10 20**  
Visit: [ato.gov.au](http://ato.gov.au)
- Cbus The Industry Super Fund  
Call: **1300 361 784**  
Visit: [cbussuper.com.au](http://cbussuper.com.au)

### 4. Save

Here is an easy way to save \$50,000! As a first year apprentice, open a separate bank account and deposit \$20 weekly. Imagine you continue to save \$20 a week and continue to do so until you reach thirty years of age.

If you leave the money in the account, by the time you reach your parents' age (about 50), you will have over \$50,000 in the account!

To help you figure out how to save \$20 per week, we have included a budget template for you to complete (see page 26).

A budget can set you on the road to something special.



Money

**"I bought a brand new ute, then the bills started to pile up. The Incolink Financial Rights Worker supported me in managing my money."**

3rd year Cabinet Maker

## Government payments

### Trade Support Loans

Trade Support Loans are loans paid in installment totaling up to \$20,808 over the life of an apprentice. These loans help Australian Apprentices with everyday costs while they complete their apprenticeship.

Trade Support Loans are available to Australian Apprentices undertaking a certificate III or IV level qualification leading to certain priority trade occupations that currently appear on the National Skills Shortage List as well as a number of agriculture and horticulture qualifications at the certificate II, III or IV levels. For more information go to [australianapprenticeships.gov.au](http://australianapprenticeships.gov.au)

### You are not required to pay tax on these payments.

The payments will be made if you commenced your apprenticeship after 21 July 2014. If you commenced your apprenticeship before this date, you need to speak to your local Australian Apprenticeship Centre.

For more information go to [australianapprenticeships.gov.au](http://australianapprenticeships.gov.au) or call **13 38 73**.

### Trade apprentice registration discount

If you use your car for work as a trade apprentice you could be eligible for a 50% discount on your 12 month car registration. To apply contact the VRQA on **1300 722 603** or online at [vrqa.vic.gov.au](http://vrqa.vic.gov.au). You can also apply through Vicroads at [vicroads.vic.gov.au](http://vicroads.vic.gov.au)

## Living away from home allowance

If you moved away from home no more than three months before the start of your apprenticeship, you may be eligible to receive a living away from home allowance.

You are not required to pay tax on these payments, which will be paid into your bank account.

To check on your eligibility, contact your local apprenticeship network provider, go to [australianapprenticeships.gov.au](http://australianapprenticeships.gov.au) or call **13 38 73**.

## Centrelink payments

First year apprentices may also be eligible for Centrelink benefits, such as Youth Allowance, Austudy or Abstudy. This depends on your weekly wage.

For more information, go to [humanservices.gov.au](http://humanservices.gov.au) or call 13 36 33.

For more helpful money tips visit:

- Money Help online: [moneyhelp.org.au](http://moneyhelp.org.au) or call **1800 007 007**
- Money Smart: [moneysmart.gov.au](http://moneysmart.gov.au)

Incolink provides access to a professional confidential financial rights counselling service in relation to debt issues and financial management. You can contact them by calling Incolink on **(03) 9668 3061**.

## Your weekly finances

### INCOME

Take home pay	\$
Overtime	\$
Partner's income	\$
<b>TOTAL (A)</b>	<b>\$</b>

### LIVING EXPENSES

Rent / Mortgage / Board	\$
Food and Groceries	\$
Lunches/Take-away	\$
Electricity/Gas/Water	\$
Mobile phone/Internet/Apps	\$
Clothes	\$
Credit Card	\$
Car Loans	\$
Other Loans	\$
Public Transport	\$
<b>TOTAL (B)</b>	<b>\$</b>

### CAR EXPENSES

Petrol	\$
Service and Maintenance	\$
Insurance	\$
Registration	\$
E-tag	\$
<b>TOTAL (C)</b>	<b>\$</b>

### SOCIAL LIFE EXPENSES

Going Out	\$
Alcohol/Smokes	\$
Sport/Gym	\$
Other Costs	\$
<b>TOTAL (D)</b>	<b>\$</b>

### Expenses

<b>LIVING EXPENSES (B)</b>	<b>\$</b>
<b>CAR EXPENSES (C)</b>	<b>\$</b>
<b>SOCIAL LIFE EXPENSES (D)</b>	<b>\$</b>
<b>SUB TOTAL (E) (B+C+D)</b>	<b>\$</b>
<b>INCOME (A)</b>	<b>\$</b>
<b>- EXPENSES TOTAL (E)</b>	<b>\$</b>
<b>= SAVINGS</b>	<b>\$</b>

# Gambling



**Gambling can be fun.  
But, if not managed well,  
it can cause huge problems  
in people's lives.**

**Problem gambling can cause serious harm.  
Side-effects of problem gambling include:**

- Depression and anxiety
- Debt, financial difficulty, bankruptcy
- Legal problems
- Relationship problems
- Work problems – poor performance, skipping work, job loss

**How do you know if you have a problem with gambling?**

- ✗ If you need to borrow money to gamble
- ✗ If you lie about how much you spend on gambling
- ✗ If you are skipping work to gamble
- ✗ If you think about gambling everyday

**How to gamble safely:**

- ✓ Control the time and money spent on gambling
- ✓ When gambling, avoid alcohol and drugs as these will reduce the level of control you have over gambling decisions

**What help is available:**

**Incolink**  
**GAMBLING**  
**SUPPORT**

Gambler's Help provides support for people affected by problem gambling. The services are free, professional and confidential.

Incolink's Apprentice Support Worker is able to support you if you are having problems with gambling, call them on **(03) 9668 3061** or email [wellbeing@incolink.org.au](mailto:wellbeing@incolink.org.au)

For more information call Gambler's Help on **1800 858 858** or visit [gamblershelp.com.au](http://gamblershelp.com.au)

Gambler's Help Youthline Freecall: **1800 262 376**

# Drugs and alcohol

If you feel that your substance use is getting out of control and you would like to speak to someone about it, call Incolink (03) 9668 3061.



## Do you like to party?

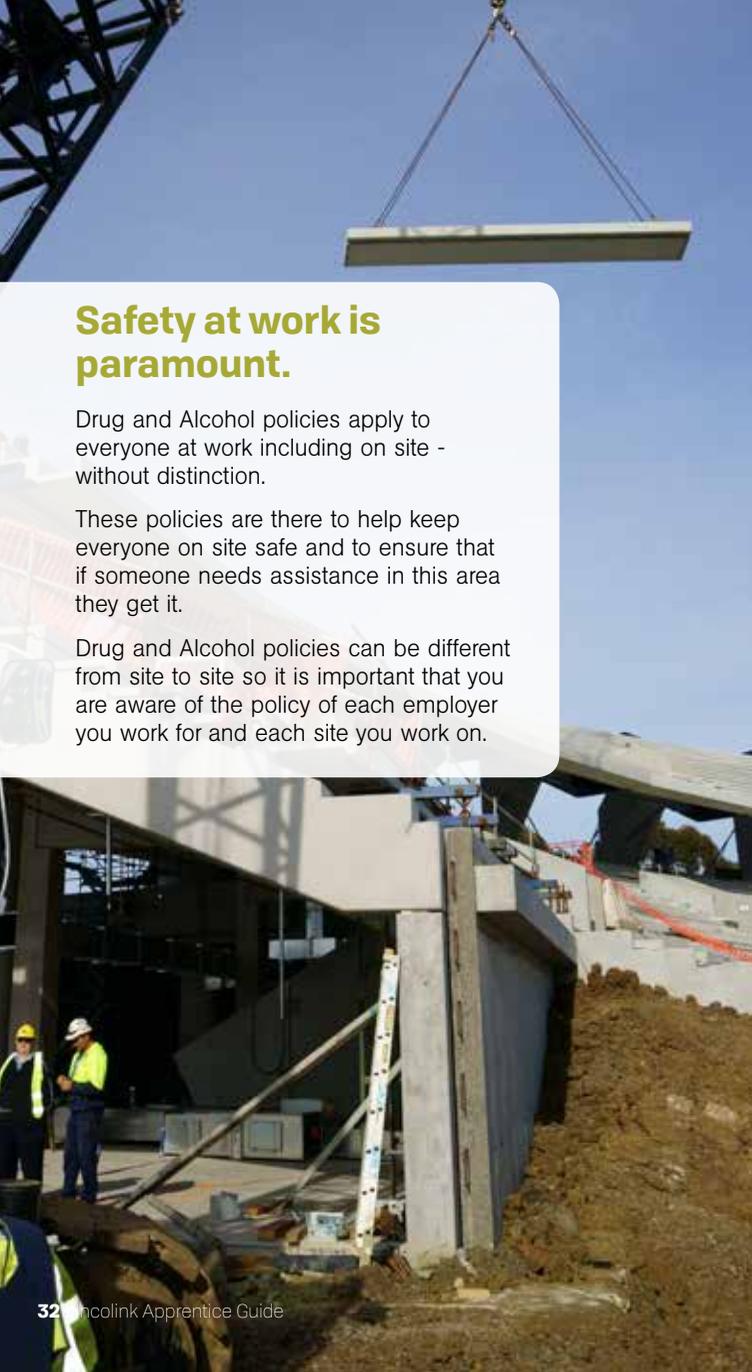
There is nothing wrong with going out and partying, but remember that you are employed in a **high risk environment**. If you turn up to work/TAFE still affected by what you had the night before, you are placing yourself and others at risk. You could also be unsafe because you haven't slept well, or the effects haven't worn off. If you're going to use drugs or alcohol, the easiest way to make sure things run smoothly at work/TAFE is not to use during the week, and to **use responsibly** whenever you do.

In the commercial construction industry in Victoria, it is important you familiarise yourself with the workplace drug and alcohol policy every time you start work on a new site. If it is determined that you can't work safely due to substance use, you will be asked to leave the site.

You should know that risks from drinking alcohol (e.g. drink driving, being in a fight, missing work) go up significantly when you drink too much on a one-off occasion. This is called binge drinking. Other risks such as liver disease, brain damage and social problems are increased if you are regular heavy drinker over a long period of time.

If you feel your substance use is getting out of hand, or would simply like to speak to someone about it, call Incolink. Everything you say will be confidential, so you don't have to worry about anyone finding out. It can be as simple as a one-off chat over the phone or a face-to-face meeting. We are here to help you. Call your Incolink Apprentice Support Worker on **(03) 9668 3061**.





## Safety at work is paramount.

Drug and Alcohol policies apply to everyone at work including on site - without distinction.

These policies are there to help keep everyone on site safe and to ensure that if someone needs assistance in this area they get it.

Drug and Alcohol policies can be different from site to site so it is important that you are aware of the policy of each employer you work for and each site you work on.

## Handy tips for your night out

**D**rink Safe Mate

**R**ehydrate – it will reduce your hangover

**I**nform someone of where you are going

**N**eed to look after mates

**K**eep track of how much you are drinking

**S**pend within your limits

**A** taxi is cheaper than an accident

**F**ood before booze – you'll feel better

**E**asier and safer to walk away

**M**ake sure you know how different drugs will react

**A**lways designate a sober driver

**T**ake condoms with you = safe sex

**E**veryone needs support sometimes –  
Call Incolink : **(03) 9668 3061**

## Get the effects by TXT

Simply text a drug name to 0439 TELL ME **(0439 835 563)** and receive a drug information message direct to your mobile phone. The reply will list a number of the drug's effect, and links to find further information on the DrugInfo website as well as the Directline phone number **1800 888 236** for 24/7 free and confidential counselling and referral.

Drugs and Alcohol



# Health

## Running on empty? Healthy food will keep you going longer and save you money!

Fuelling your body with healthy and nutritious food will give you the energy to get through your day. Eating healthy food will not only make you feel great, but it can also save you some money. **If you pack your lunch every day you can save up to \$1500 a year!** All it takes is a bit of planning to organise your meals in advance. Early morning starts do not leave a lot of time to prepare your lunch and snacks for the day, so it's best to do it ahead of time.

### Easy snack ideas:

- Small tin of tuna with crackers
- Small tin of baked beans on toast
- Small tub of full fat yoghurt and 2 pieces of fruit
- Museli bar and ice coffee



### Easy lunch ideas:

- Tuna and salad pita bread wrap
- Salad of shredded chicken, 3 bean mix, avocado and cherry tomatoes
- Pasta salad of salmon, variety of steamed vegetables and light mayonnaise

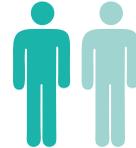
# Wellbeing

45.5%

of Australians will experience a mental disorder at some point in their lives



That's almost half of the population!



It is widely agreed that young males are seen to be at an increased risk of suicide.

Poor mental health can affect an individual's ability to relate with their family, friends, and workmates. It can cause **significant distress** and disability, and can lead to isolation and discrimination.

**Some people with mental health issues may also not be able to fully participate in the workforce.**

Significant life changes (e.g., starting a new job, death of a loved one, financial troubles, relationship problems) are associated with stress which could challenge an individual's ability to cope.

Stress is a commonly used word today, but not all stress is bad. Stress can give people more energy to perform at their best, but too much stress in the long term, or as a result of a short term crisis, can affect your ability to work safely or cope with everyday things in life.

## How do you know if you or a mate are stressed?



Sometimes there are changes in someone's usual behaviour, including:

- Not talking as much as usual
- Becoming careless on the job and things starting to go wrong
- Difficulty concentrating
- Drinking more than usual
- Tiredness or loss of energy
- Sleeping difficulties
- Getting angry easily or frequently, or becoming violent

## What can you do if you think you need help?

1. Talk to someone – a partner, friend, or someone you can trust and feel comfortable with
2. Call Incolink Melbourne: **(03) 9668 3061**  
Incolink 24/7 Counselling: **1300 000 129**
3. Seek help from professional sources:
  - Your GP
  - A counsellor or psychologist
  - Mensline: **1300 789 978**  
[mensline.org.au](http://mensline.org.au)
  - Lifeline: **13 11 14**
  - Beyondblue infoline: **1300 224 636**  
[beyondblue.org.au](http://beyondblue.org.au)



## What can you do to optimise your wellbeing?

**Talk to someone**, find someone who will listen without being judgmental. It's unhelpful to pressure someone to 'snap out of it' or 'harden up'. Speak about the issue so that you or the other person do not have to go through it alone.

**Exercise and eat well** to keep your body functioning as it should:

- Aim for 5 serves of vegetables and 2 serves of fruit per day
- Aim for at least 30 minutes of exercise on most days of the week

**Relax**, include time out to do something you enjoy for yourself, e.g., fishing, watching TV, going to the movies, catching a band etc.

**Sleep**, experts recommend 8 hours of uninterrupted sleep for adults to help you cope with stress.

**Avoid overuse** of alcohol and other drugs.

**Find support**, gather resources to assist you in coping with issues affecting you. This may involve talking to friends, family, professionals etc.

## Managing your new career

So - you have put in the hard yards and are about to complete your apprenticeship.

Well done!

Now you are qualified it is natural to feel a little nervous. It's a big step but remember not to be too hard on yourself. Even though you have finished your training you are not expected to know everything.

So don't put added pressure on yourself by thinking that you should know everything. No one does!

Each workplace will have its own way of doing things and, just like when you were an apprentice, you will have to ask questions. Get into the habit of it and it will help you make fewer mistakes.

If you are going to be self-employed it might be a good idea to join an employer association that will be able to answer any questions and guide you in your new business.

**Finally, remember that if you remain an Incolink member our Member Wellbeing & Support team is there for you with a whole range of confidential support services for you and your immediate family if times get tough.**

# Incolink services

**Incolink continues to be the number one industry redundancy funds provider and has been working hard to improve the benefits and services we provide to workers in the building and construction industry.**

## Redundancy scheme

**Redundancy means losing your job due to a shortage of work.**

Incolink provides financial support to unemployed workers through the administration of redundancy payments. Funded by employer contributions, these payments are available to workers who are made redundant, awaiting new contracts or temporarily unemployed.

Most apprentices do not receive Incolink redundancy contributions unless stipulated in their Enterprise Bargaining Agreement (EBA). However, for apprentices who are registered with Incolink and working on a commercial construction site, their employer is required to notify Incolink of the days worked have on a commercial site.

If you are made redundant (due to lack of work) during your apprenticeship, and you have worked on commercial construction sites, you may be entitled to a redundancy payment from Incolink. This entitlement depends on the number of days you worked on commercial sites and the year of your apprenticeship.

To check your eligibility call Incolink on **(03) 9639 3000** and quote your membership number.

Apprentices are able to select how their redundancy funds are treated and have a choice to have their funds held in either:

- An Incolink Severance Account (default account provided to Incolink members), or
- An Incolink Genuine Redundancy Account (GRA).

To find out more about Incolink's accounts please refer to the Severance Account Brochure and Genuine Redundancy Account Brochure, available from Incolink or on our website [incolink.org.au](http://incolink.org.au).

**Please note:** apprentices are eligible to claim using a GRA if they are made genuinely redundant by their employer and hold an Incolink GRA. However, they must elect to hold the account by completing the Genuine Redundancy Account Application form and complete the 14 day cooling-off period prior to making a claim. For more information, contact Incolink's Operations team on **(03) 9639 3000**, or ask to speak to the Incolink GRA Liaison Officer .

## How does an apprentice benefit?

Contributions are not usually paid into Incolink while you are an apprentice.

However, a levy does apply to every contribution paid into Incolink on behalf of other employees. This levy provides a redundancy entitlement to former apprentices if they qualify to make a claim.

Because of the special nature of the apprenticeship employment contract, redundancy entitlements are usually only available in certain circumstances.

## When do I qualify to claim?

If you are made redundant during your apprenticeship and your apprenticeship is formally terminated, you may be entitled to a redundancy payment from Incolink.

Under the Incolink Trust Deeds, if an apprentice becomes unemployed, you can claim your apprentice days as redundancy in the following situations:

- An apprentice completes their apprenticeship and then completes 52 weeks within the commercial building industry and their employer/s have paid 52 weeks redundancy contributions into Incolink during that period.
- An apprentice who has not yet finished his apprenticeship is laid off due to a lack of work and there is no arrangement with their employer to re-employ them and where the apprentice training agreement is cancelled. Check at [vrqa.vic.gov.au](http://vrqa.vic.gov.au)
- An apprentice completes their apprenticeship and is laid off due to a lack of work within the next 52 weeks. There must be no arrangement with the employer to re-employ them.

To be eligible to have the days paid out as redundancy under section A, above, the employee and employer are required to complete and lodge an **Initial Claim Form**.

Under situations B and C the apprentice and the employer are required to complete and lodge an **Initial Claim Form**, an **Application for Payment of Apprentice Credits Claim Form**, and provide supporting documentation confirming the cancellation of your apprenticeship training contract. Information and documentation relating to the cancellation of your apprenticeship can be obtained by contacting the **Victorian Registration and Qualifications Authority** on: **1300 722 603** M-F, 10am-4.30pm.

## How is my entitlement calculated?

A record of the number of days you have worked on commercial/industrial construction sites is provided to Incolink by your employer each month.

The entitlement is calculated according to the number of days and the contribution rate that was applicable during each year of your apprenticeship:

- 1st year - 50% of contribution rate
- 2nd year - 50% of contribution rate
- 3rd year - 75% of contribution rate
- 4th year - 95% of contribution rate

**During your apprenticeship your entitlement is dependant on the amount of days you have worked on commercial sites that have been logged with Incolink by your employer.**

Once you have completed your apprenticeship, either your employer or yourself need to forward a copy of your completion papers from the Apprentice Board to Incolink. If you complete your apprenticeship and are working in industry as a tradesperson, you will be entered onto our system as an employee and your apprentice days will be credited to your redundancy account. When you have accumulated 52 weeks of contributions, the credit of days you built up while an apprentice will be converted into a dollar amount. This will be shown on your 'Statement of Entitlement' which you will receive four times a year.

**It is very important you inform Incolink once you complete your apprenticeship.**

## Will tax be deducted?

All redundancy payments paid to you will have the tax already deducted as specified by the Australian Tax Office.

## Incolink insurance benefits

**Incolink provides a range of insurance covers to workers should they suffer an accident or illness outside working hours, which prevents them from working. Additional benefits also extend to workers' dependants for Emergency Transport and Accidental Dental cover.**

### Leisure Time Personal Accident Insurance

If you work in the commercial/industrial building industry, and your employer provides us with the days you work on these sites, or is paying Incolink redundancy contributions, you will receive free Personal Accident Leisure Time Insurance Cover.

Benefits include a weekly benefit payment for up to 3 years for an accident which occurs outside working hours and prevents you from working. Additional benefits include Capital benefits, Broken Bones benefits and a Funeral benefit.

Cover is also extended to your dependants for a Dental Accident only occurring outside working hours. Emergency Transport for ambulance usage is covered anywhere in Australia (when not work related and not covered by any statutory transport accident scheme).

This insurance will apply whilst apprentice days and/or redundancy contributions continue and remain current (maximum amounts payable, conditions and exclusions apply. Go to [incolink.org.au](http://incolink.org.au) for more information).

### Income Protection & Trauma (IPT) Insurance

If your employer is paying IPT premiums during your apprenticeship you will receive insurance cover for Leisure Time Illness, Workcover Top-Up, Workplace Trauma and TAC Top-Up.

### Portable Sick Leave (PSLI)

The PSLI scheme has been set up to take over the sick days you would normally lose when you leave or are terminated by your current employer. Incolink has purchased an Insurance Policy to cover workers in the building and construction industry who have a remaining balance of sick leave at the time of termination.

If you are eligible to receive PSLI and your employer is paying the agreed PSLI contributions during your apprenticeship, you will be covered by this scheme. The maximum number of days claimable during the life of the policy for any individual worker is 100.

**Please note:** Insurance benefits are only available for workers where the employer continues to pay the relevant contributions ((or record apprentice days with Incolink)).

If a period exists where no contribution has been paid on your behalf whilst employed, then no cover will apply for such period. Gaps in contribution payments will mean no cover will apply.

## Incolink and Suicide Awareness

We know that during your apprenticeship things do not always fall into place as you would like. You do not need to have all the answers to the new challenges that your life will bring, and you may not know how to navigate some of the unfamiliar territory you may find yourself in.

**Incolink have been supporting our members in the construction industry for a long time. We offer a suicide awareness program to the most at risk group of young Australians.**

- In 2016 suicide rates for 15-24 year olds were the highest they have been for 10 years
- A third of all deaths of young men are due to suicide.
- Suicide rates for women have doubled over the last 10 years
- Young males are seen to be at an increased risk of suicide.
- If you are struggling then talking to someone can often help. Call Incolink 24/7 Counselling on **1300 000 129** or Lifeline on **13 11 14**.

Incolink Services

## The answer is talk to someone!

**“My old man took his own life and the Apprentice Support guys really helped me through it.”**

2nd year Carpenter



# Victorian industry contact details

## Support services

<b>Australian Apprenticeships</b> <a href="http://australianapprenticeships.gov.au">australianapprenticeships.gov.au</a>	<b>13 38 73</b>
<b>Centrelink</b> ABSTUDY Freecall: Apprenticeships: Youth and Student Services: <a href="http://humanservices.gov.au">humanservices.gov.au</a>	<b>1800 132 317</b> <b>13 36 33</b>
<b>Fair Work Infoline</b> (Previously Wageline) <a href="http://fairwork.gov.au">fairwork.gov.au</a>	<b>13 13 94</b>
<b>Jobwatch</b> <a href="http://jobwatch.org.au">jobwatch.org.au</a>	<b>(03) 9662 1933</b> or Freecall: <b>1800 331 617</b> (from rural areas)
<b>Lifeline</b> <a href="http://lifeline.org.au">lifeline.org.au</a>	<b>13 11 14</b>
<b>Mensline</b> <a href="http://mensline.org.au">mensline.org.au</a>	<b>1300 789 978</b>
<b>National Debt Helpline</b> <a href="http://ndh.org.au">ndh.org.au</a>	Freecall: <b>1800 007 007</b>
<b>Suicideline</b> <a href="http://suicideline.org.au">suicideline.org.au</a>	<b>1300 651 251</b>
<b>Support After Suicide</b> <a href="http://supportaftersuicide.org.au">supportaftersuicide.org.au</a>	<b>(03) 9421 7640</b>
<b>TAFE and Training Line</b> <a href="mailto:tafe.courseline@edumail.vic.gov.au">tafe.courseline@edumail.vic.gov.au</a>	<b>13 18 23</b>
<b>The Reading Writing Hotline</b> Support for adult reading and writing skills	<b>1300 655 506</b>
<b>Victorian Legal Aid</b> <a href="http://legalaid.vic.gov.au">legalaid.vic.gov.au</a>	Freecall: <b>1300 792 387</b>

<b>Victorian Registration and Qualifications Authority</b> For information about cancellation, completion of or suspension of your apprenticeship as well as contact details for your Apprenticeship Field Officers or Apprenticeship Support Officers <a href="http://education.vic.gov.au/training/learners/apprentices">education.vic.gov.au/training/learners/apprentices</a>	<b>1300 722 603</b>
<b>Women's Information &amp; Referral Exchange</b> <a href="http://wire.org.au">wire.org.au</a>	<b>1300 134 130</b>
<b>WorkSafe</b> <a href="http://worksafe.vic.gov.au">worksafe.vic.gov.au</a>	Freecall: <b>1800 136 089</b>

## Employer associations

<b>AMCA</b> – Air Conditioning and Mechanical Contractors Association of Victoria <a href="http://amca.com.au">amca.com.au</a>	<b>(03) 8831 2800</b>
<b>AWCIV</b> – Association of Wall and Ceiling Industries, Victoria <a href="http://awciv.com.au">awciv.com.au</a>	<b>(03) 9553 6363</b>
<b>MBAV</b> – Master Builders Association of Victoria <a href="http://mbav.com.au">mbav.com.au</a>	<b>(03) 9411 4555</b>
<b>MPA</b> – Master Painters Association of Victoria <a href="http://mpav.com.au">mpav.com.au</a>	<b>(03) 9813 5922</b>
<b>MPMSAA</b> – Master Plumbers and Mechanical Services Association of Australia <a href="http://plumber.com.au">plumber.com.au</a>	<b>(03) 9329 9622</b> or Freecall: <b>1800 133 871</b>
<b>NFIA</b> – National Fire Industry Association (VIC) <a href="http://nfia.com.au">nfia.com.au</a>	<b>(03) 9383 3456</b>
<b>VECCI</b> – Victorian Employers Chamber of Commerce & Industry Head Office VECCI Apprenticeship Services <a href="http://vecci.org.au">vecci.org.au</a>	<b>(03) 8662 5333</b> <b>1300 365 336</b>

## Industry services

<b>Cbus</b> – The Industry Superfund <a href="http://cbussuper.com.au">cbussuper.com.au</a>	<b>1300 361 784</b>
<b>Colinvest</b> – The Industry Long Service Leave Fund <a href="http://coinvest.com.au">coinvest.com.au</a>	<b>(03) 9664 7677</b>

## Industry unions

<b>AMWU</b> – Australian Manufacturing Workers Union <a href="http://amwu.org.au">amwu.org.au</a>	<b>(03) 9230 5700</b> or <b>1300 732 698</b>
<b>AWU</b> – Australian Workers Union <a href="http://awu.net.au">awu.net.au</a>	<b>(03) 8327 0888</b> or <b>1300 362 298</b>
<b>CFMEU</b> – Construction Forestry Mining and Energy Union (Victoria) <a href="http://cfmeuVIC.com.au">cfmeuVIC.com.au</a>	<b>(03) 9341 3444</b>
<b>CFMEU Manufacturing</b> <a href="http://cfmeuffpd.org.au">cfmeuffpd.org.au</a>	<b>(03) 9274 9200</b> or <b>1800 060 556</b>
<b>PPTEU</b> – Plumber's Union <a href="http://ppteu.asn.au">ppteu.asn.au</a>	<b>(03) 9662 3388</b>
<b>RTBU</b> – Rail Train and Bus Union <a href="http://rtbuVIC.com.au">rtbuVIC.com.au</a>	<b>(03) 9600 3410</b>
<b>VTHC</b> – Victorian Trades Hall Council <a href="http://vthc.org.au">vthc.org.au</a>	<b>(03) 9659 3511</b>

# Tasmanian industry contact details

## Support services

<b>Australian Apprenticeships</b> <a href="http://australianapprenticeships.gov.au">australianapprenticeships.gov.au</a>	<b>13 38 73</b>
<b>Centrelink</b> ABSTUDY: Apprenticeships: Youth and Student Services: <a href="http://humanservices.gov.au">humanservices.gov.au</a>	Freecall: <b>1800 132 317</b> <b>13 36 33</b> <b>13 24 90</b>
<b>Fair Work Infoline</b> (Previously Wageline) <a href="http://fairwork.gov.au">fairwork.gov.au</a>	<b>13 13 94</b>
<b>JobNet Tasmania</b> Hobart Launceston Devonport <a href="http://jobnet.org.au">jobnet.org.au</a>	<b>1300 367 776</b> <b>03 6214 1372</b> <b>03 6331 4833</b> <b>03 64216511</b>
<b>Jobwatch</b> <a href="http://jobwatch.org.au">jobwatch.org.au</a>	<b>(03) 9662 1933</b> or Freecall: <b>1800 331 617</b> (from rural areas)
<b>Lifeline</b> <a href="http://lifeline.org.au">lifeline.org.au</a>	<b>13 11 14</b>
<b>Literacy skills</b> - <a href="http://tastafe.tas.edu.au">tastafe.tas.edu.au</a> ; <a href="http://26ten.tas.gov.au">26ten.tas.gov.au</a> ;	<b>1300 655 307</b> <b>1300 002 610</b>
<b>MAS National</b> (Making Apprenticeships Simple) <a href="http://masnational.com.au">masnational.com.au</a>	<b>1300 627 628</b>
<b>MEGT</b> Launceston Devonport Field Officer <a href="http://megt.com.au">megt.com.au</a>	<b>136 348</b> <b>(03) 6323 0900</b> <b>0417 386 877</b>

<b>Mensline</b> <a href="http://mensline.org.au">mensline.org.au</a>	<b>1300 789 978</b>
<b>Money Help</b> <a href="http://moneyhelp.org.au">moneyhelp.org.au</a>	Freecall: <b>1800 007 007</b>
<b>Sexual Assault Support Service (SASS)</b> Hobart <a href="http://sass.org.au">sass.org.au</a>	<b>1800 697 877</b>
<b>Suicide Call Back Service</b> <a href="http://suicideline.org.au">suicideline.org.au</a>	<b>1300 659 467</b>
<b>Support After Suicide</b> <a href="http://supportaftersuicide.org.au">supportaftersuicide.org.au</a>	<b>(03) 9421 7640</b>
<b>TasTAFE Training &amp; Education</b> <a href="http://tastafe.tas.edu.au">tastafe.tas.edu.au</a>	<b>1300 655 307</b>
<b>TasBGAS (Tasmania Building Group Apprenticeship Scheme)</b> <a href="http://tasbgas.com.au">tasbgas.com.au</a>	<b>(03) 6234 3844</b>
<b>Tasmanian Legal Aid</b> <a href="http://legalaids.tas.gov.au">legalaids.tas.gov.au</a>	Freecall: <b>1300 366 611</b>
<b>Work Safe Tasmania</b> – Hobart <a href="http://worksafe.tas.gov.au">worksafe.tas.gov.au</a>	<b>1300 366 322</b>

### Employer associations

<b>AMCA</b> – Air Conditioning and Mechanical Contractors Association of Tasmania <a href="http://amca.com.au">amca.com.au</a>	<b>(03) 6231 9556</b>
<b>Master Builders Association Tasmania</b> Hobart Devonport Launceston <a href="http://mbatas.org.au">mbatas.org.au</a>	<b>(03) 6210 2000</b> <b>(03) 6424 4144</b> <b>(03) 6334 7400</b>
<b>Association of Wall and Ceiling Industries, Tasmania</b> <a href="http://tas.awci.org.au">tas.awci.org.au</a>	<b>(03) 6228 1411</b>
<b>MPAT</b> Master Painters Association of Tasmania <a href="http://mpat.com.au">mpat.com.au</a>	<b>1800 337 510</b>
<b>Master Plumbers Tasmania</b> <a href="http://mpatas.com.au">mpatas.com.au</a>	<b>(03) 6272 2199</b>

### Industry Services

<b>Cbus</b> – The Industry Superfund <a href="http://cbussuper.com.au">cbussuper.com.au</a>	<b>1300 361 784</b>
<b>CoInvest</b> – The Industry Long Service Leave Fund <a href="http://coinvest.com.au">coinvest.com.au</a>	<b>(03) 9664 7677</b>

### Unions

<b>Unions Tasmania</b> <a href="http://unionstas.com.au">unionstas.com.au</a>	<b>(03) 6234 9599</b>
<b>CFMEU Tasmania</b> <a href="http://vic.cfmeu.org.au/location/cfmeu-tasmania">vic.cfmeu.org.au/location/cfmeu-tasmania</a>	<b>(03) 6228 9592</b>





## **Incolink.**

1 Pelham Street, Carlton VIC 3053

**Telephone:** (03) 9639 3000

**Facsimile:** (03) 9639 1366

**Freecall:** 1800 337 789

**Member Experience:**

[redund@incolink.org.au](mailto:redund@incolink.org.au)

**Member Wellbeing & Support:**

[wellbeing@incolink.org.au](mailto:wellbeing@incolink.org.au)

**[incolinkapprentices.org.au](http://incolinkapprentices.org.au)**