

HOLD FAST

SPECIAL EDITION OCTOBER 2019

Getting Stressed About Leaving School?



WE'VE GOT YOU COVERED WITH OUR SPECIAL
GUIDE TO ADULTING

INSIDE: TAXES, MEDICARE, EASY RECIPES AND MORE

STUDENT RESOURCES AT UNIVERSITY

Melbourne University

Counselling and psychological services: <https://services.unimelb.edu.au/counsel>

Financial counselling program: <https://engagement.unimelb.edu.au/students/street-finance>

Stop 1: a valuable resource for all types of counselling and services that may be needed for students: <https://study.unimelb.edu.au/your-experience/your-support-services>

Victoria University

Financial services: <https://www.vu.edu.au/current-students/campus-life/advice-support/financial-advice>

Disability & accessibility services: <https://www.vu.edu.au/current-students/campus-life/advice-support/disability-accessibility-services>

International student support: <https://www.vu.edu.au/current-students/campus-life/advice-support/international-student-support>

Learning advice:

<https://www.vu.edu.au/current-students/campus-life/advice-support/learning-advice>

Health advice:

<https://www.vu.edu.au/current-students/campus-life/advice-support/health-advice>

Monash University

Financial Services: <https://www.monash.edu/financial-assistance/home>

Disability Services: <https://www.monash.edu/disability/home>

Health and Counselling: <https://www.monash.edu/health/home>

Legal Services: <https://www.monash.edu/students/support/legal>

Latrobe University

<https://www.latrobe.edu.au/students/international/support/supportservices>

They offer International Student Services which also provides one-on-one help

24-hr Student Hotline: 1800 758 360

Resources and Counselling can be found at: <https://www.latrobe.edu.au/students/support/wellbeing/counselling>

Deakin University

Counselling Services: <https://www.deakin.edu.au/life-at-deakin/support-services/counselling>

Financial Services: <https://www.deakin.edu.au/courses/fees-scholarships/payment-assistance>

Disability Services: <https://www.deakin.edu.au/life-at-deakin/support-services/disability-services>

Study Support; <https://www.deakin.edu.au/life-at-deakin/why-study-at-deakin/study-support>

International Student Support: <https://www.deakin.edu.au/international-students/living-in-australia/support-for-international-students>

RMIT University

They offer a number of support services for Aboriginal and Torres Strait Islanders, International students, legal advice, financial advice, disability support, etc: <https://www.rmit.edu.au/students/contact-and-help/support-services>

Swinburne University

They offer many support services such as financial help, health and wellbeing resources, study support and resources, etc: <https://www.swinburne.edu.au/current-students/student-services-support/>

SOME ADVICE TO HELP YOU THRIVE

Remember- always remember- that feeling- of being a scared, weird, outsider; a vulnerable child in an otherwise growing body. Your adult-you will learn to ignore it and push the child away, but that little, needy hand will always find yours; sometimes unexpectedly. To lose that feeling is to lose yourself. Never let go of that hand. Nurture the child; keep it safe. I promise you: it will be your one true point of wisdom when you least expect it.

Mr Clifford

My advice - don't feel you are stuck in the course you have been accepted for (or accepted). If something else interests you more - you can change courses. There are alternative pathways. Do what actually interests you. That and don't drive a car you've just purchased until you actually have insurance paid on it.

Ms Meusburger

I think the biggest tip I could have learned before moving overseas was how to cook rice. Then when I actually had enough money to think about it that there were plenty of delicious rice or non rice alternatives such as black/brown rice, cauliflower rice, polenta, couscous etc.

Mr Nichols

1. Fake it till you make it, and back yourself.
2. Be kind - there are too many dickheads in the

world for you to be one too. 3. You're going to be okay. If it doesn't feel like it yet, keep going.

Ms Zhou

Be vulnerable. It's hard, but it's harder to not. Run to, not from; explore, not escape. Take care of something, then some things. Learn the difference between loneliness and solitude.

Mr Ardley

Love your friends -support them. Keep the ones who will pick you up when you are drunk or depressed.

Go backpacking and travel cheap-you'll meet more locals. Volunteer or join a community group you feel connected to. Admit your mistakes and learn from them. Clean up your own mess. Forgive your parents- it was their first time and they were learning too. Be brave and try new things. Ask that girl/ boy to dance- you never know. Develop an idea of what the right thing to do is... and try to do it. Think globally- try to make a difference in your own way... with your own actions. Don't take photos of tanks in military processions.

Mr Harris

Have a budget, even when you're making peanuts. And make saving and charitable giving the first things in your budget, even if the amounts

seem insubstantial. Buy stuff second-hand, just not toilet paper or undergarments.

Get old folks to teach you practical skills. I'm sure your grandmother would be willing to darn your jumpers and sew a hem for you, but get her to teach you how to do it instead. If your grandparents can't teach you how to change a tyre and jumpstart a car, fix a leaking tap or prune a bush, borrow somebody else's. YouTube tutorials are also acceptable, but you miss out on the quality time - and wisdom - of the older generations. Many of these skills take specialist tools. Don't try and buy them all at once. It's fine to borrow tools. Your grandparents also probably have spares which they'll want to pass on to you as they teach you.

Mr Raiter

I wish I knew that it would get better. It does. Make all your relationships respectful. Your life motto should be "don't be a jerk". Tell the people you love that you love them often and loudly. Always apologise if you've hurt someone even if you didn't mean to.

Ms Bermingham

Keep all your Super in the one place!

Ms Robertson

Always save 20% of your income and put it in a high interest earning savings account.

Mr Russell

SOME BORING STUFF YOU NEED TO KNOW



ARTWORK BY NELLY BOWYER

myGov

What is it?

myGov is a secure site where one can access government services. Some of these services include: Medicare, Centrelink and Child Support. You can download the myGov app for simple use!

How do I set up an account? Go to my.gov.au and click 'create account' Put in your email (make sure it's not a shared one) Enter the code that was sent to your email Enter a 7-digit passcode including at least one number Choose or create 3 questions in case of future safety concerns (make sure you remember the answers exactly) You're done! Now you can link your government services by clicking the 'link your first service' tab and scroll down to see the full list of services you can add!

My Health Record

Heard about it but don't have a clue what it actually is? Read on and let's fix that.

Basically, it's an online summary of your key health information, you're not obligated to have one but it is recommended. This is useful when you visit the GP (General Practitioner) as they can access information such as whether you have any allergies, medicines, medical conditions and pathology test results - super handy! Best part? You're the boss, so you control all the settings (who can and can't view your details) and information on your record. You can add things like personal notes and email notifications when a doctor accesses the account. You can ask your doctor to add your history and share your documents, nice and easy. Did I also mention there's an app? It just keeps getting better!

For more information visit:
<https://www.myhealthrecord.gov.au/>

Medicare

Did you know that you can have your own Medicare card if you're aged 15 or older and enrolled in Medicare? Fill in the application form you can download from: <https://www.humanservices.gov.au/individuals/forms/ms011> Hand it into your closest service centre (close places include Newport and Footscray) and make sure to bring a form of identification such as your driver's license, passport or birth certificate. Voilà! Your card will arrive in 3-4 weeks.

This card is useful when trying to access medical services and prescriptions at a lower cost, care as a public patient in a public hospital and cheaper medicines at the pharmacy under the Pharmaceutical Benefits Scheme (PBS).

Tax Return!

Firstly, let's understand the basics. Tax is a portion of your income that's given to the government in order to help fund public services. The tax-free threshold is currently set at \$18,200 meaning if you earn less than this a year, you don't pay tax (lucky you). Otherwise, different figures are taxed at different amounts. For instance, if you earn between \$37,001-\$90,000 you are taxed \$3,572 plus 32.5c for each \$1 over \$37,000. So, what's the deal with tax returns?

Taxes are taken as a prediction based on the amount you get for each pay period. This can often be inaccurate for students with irregular hours, resulting in extra tax.

To file a tax return go to: <https://>

www.ato.gov.au/Individuals/myTax/2019/ to get a nice lump of sum back so you're not charged extra. While the financial year ends on 30 June you have until 31 October to file it.

Home Loans in a Nutshell

Look around for the bank that will best suit your interests. Some key things to look out for: low-interest rate, low establishment cost, whether the rate is fixed or variable, penalties for early repayments and flexibility in general ie. off-set accounts. Make sure you have filled your bank's credit criteria (usually entails earning a steady income of a steady amount, having a good credit rating). You'll be assessed on how much you can borrow and you will have a Loan to Value Ratio (LVR) - how much the property is worth which will determine how much you can borrow along with your income. Anything under 20% deposit will incur - Mortgage Lender's Insurance (MLI) which is an insurance for the bank so if you're unable to pay they will sell your property for whatever they lent you. If everything goes according to plan, the greater the deposit the smaller amount you will have to borrow = smaller repayments!

For more information visit:
<https://www.moneysmart.gov.au/borrowing-and-credit/home-loans>



ARTWORK BY HANNAH SMITH

Handy Guide to Car Loans

1) Know the car you want to buy and make a budget! I know, may not sound fun, but it's necessary to figure out how much you can spend on a car.

2) Now you have to pay for it. This is where taking out a car loan comes in! A car loan is where you borrow the money needed to cover the cost of the car and repay the money back over a set period of time. Over this time you are charged interest on the loan which is added to your repayments. The most common type of loan is a secured car loan: This is where an asset (usually the car) is used as collateral against the loan. If you can't make the payments, the bank will take your asset to recoup the funds.

3) Am I eligible for a car loan? Must be over the age of 18, be an Australian citizen or permanent resident, have a job or regular source of income. Some lenders may have extra criteria but these are the main ones!

4) What's important when looking for a car loan? The interest rate of the loan, any fees involved (upfront, ongoing and early close fees), how much you can borrow and how long it will take you to repay (using a loan calculator is useful for this!). Also look at the flexibility of the loan

5) Apply for the car loan. Fill out an application form. The form will be reviewed by a credit officer. The lender will request to see your documents. Your loan will be funded if approved!

For more information visit:
<https://www.canstar.com.au/car-loans/car-loan-hints-and-tips/>

SOME RECIPES TO HELP YOU SURVIVE

Sweet potato curry (serves 1)

Ingredients

1 teaspoon vegetable oil
2 tsp mild Indian curry paste
½ cup vegetable stock
2 baby potatoes, cut into quarters
100g sweet potato, peeled, cut into 2cm chunks
½ carrot, peeled, cut into 2 cm chunks
80g canned chickpeas, rinsed, drained
¼ cup frozen peas
¼ cup baby spinach
1T low-fat natural yoghurt
¼ cup Basmati rice

Step 1 Heat oil in a large saucepan. Cook curry paste over medium heat for 1 minute.

Step 2 Add stock, potatoes and sweet potatoes. Bring to the boil, then reduce heat. Cover and cook gently, stirring occasionally, for 15 minutes, until just tender. Whilst waiting for curry to cook boil rice.

To boil rice: Add rice to a pot with 2c cold water. Bring to the boil and lower temp to a simmer and cook for 8-10 mins until tender. Strain off excess water, set aside.

Step 3 Add beans to saucepan and stir. Cook for 5 minutes.

Step 4 Stir in peas, baby spinach and yoghurt and cook over medium-low heat for 2 minutes. Serve with rice.

Mr Ardley's Dinner Party

Sharing food is fun, it's relaxing, it's a part of life that really helps you to feel adult. There is something special about cooking for friends.

Okra Sambal with Coconut Rice Wine Poached Pears and Chamomile Cream for dessert.

Okra is my favourite vegetable. You can most reliably get it from the markets - Footscray for example. Pick the smaller ones, larger ones can be a bit fibrous.

Sambal

10 parts shallots (100g serves 4)
4 parts fresh red chillis (30g serves 4)
1 part garlic (1 clove serves 4) (this pattern continues)
1 part tamarind paste (you can get this at Coles these days in the Asian section)
1 part palm sugar
Some fish sauce (this dish is vegan other than this, but you can get a vegan version)
More sunflower oil than you'd think.
A little water

Deseed most of the chillis. The more seeds in the dish, the hotter it will be. I like it quite hot and leave about half. By whatever means necessary (mortar and pestle, blender, etc) pulverise the chillis, shallots, and garlic. Add oil to the mixture until it becomes

pourable, and a little water. It should be a pink sludge.

Put a pan on the stove with the heat on high. Add Sunflower oil to a depth of about 2mm, erring on the side of more. Get it tremendously hot, and add the sambal mixture. The high heat releases the flavour compounds in the ingredients (not just spiciness) which are soaked up by the oil.

Add fish sauce, turn the heat to medium and cook until it goes a dark red colour, almost brown, and the solids have separated from the liquids. Take it off the heat and stir in the tamarind paste and palm sugar. Let it sit cooling in the pan while:

Okra

About 120g per person

Put a big pot of water on to boil. Cut the caps off the okra. When the water is boiling, drop the okra in. Cook for no more than 3 minutes. The okra should go a deeper, brighter green but not get too soft and squishy. Pour it out and drain it.

Rice

80g raw rice per person
80mL water per person
50mL coconut milk per person
Salt
1 thin slice of ginger per person
A kaffir lime leaf or 2

Wash the rice. Put it on high heat to lightly toast it - this gives a nice nutty flavour.

Once the grains start sticking to the pan, add the other ingredients. Bring it to boil, then reduce heat to minimum, and cover. Cook until the liquid has almost all boiled away, a bit more than 10 minutes. Turn the heat off and KEEP IT COVERED. The residual heat will evaporate the remaining liquid and gently cook the rice. Keep it covered for at least 10 minutes. Just before serving take a fork and remove the ginger and lime leaves and then fluff the rice.

Gently (very gently, the sugar will burn otherwise) heat the sambal. Stir in the okra. Taste it (always taste at the end) and add what it needs - fish sauce for saltiness, tamarind for sourness, sugar for sweetness. Put everything on a plate - I think it looks prettiest with rice on the bottom and sauce on top. Serve with side bowls containing lime wedges (for juicing), coriander leaves, and crispy onion.

Let your guest(s) add their own condiments, you never know who hates coriander.

Pears

- 1 per person. Pick a variety that is pretty short (corella is good), and pick pears with firmly attached stalks (for easy lifting)
- A bottle of cheap red wine
- 2-3 cloves
- 1 cinnamon stick
- 15-20 peppercorns
- 1 lemon or orange zest
- 125g sugar

Peel the pears, and if you're feeling very fancy cut the core out from the base (leave the stalk intact). Pour the wine, sugar and spice into the smallest pan that will fit them, heat it until the sugar is dissolved. Add the pears, and make sure the flesh is totally submerged. If not, top up with a little water. Cover and cook on low for 45 minutes to an hour, when the pears are soft but not

soggy. I have a pan that can go in the oven and on the stovetop, and prefer the oven as it's a bit easier to control (180 degrees, same time). When the pears are cooked, take them out. Put the pan on the stove and reduce the liquid by half - it should get a little bit glossy. Add lemon juice if it's too sweet.

Cream

- A couple of chamomile teabags
- A small carton of cream - get a carton, it's more pure and untreated than that from a tub. It's also more environmental.
- A little sugar

Gently heat half of the cream. Take it off the heat and steep the tea in it for about 5 minutes. Mix in the other half. Whip it so it's stiff and add a tiny bit of sugar. Serve the pears, thickened wine sauce and cream in a way that looks pretty!

DEVILSHLY DARK ELEPHANT CAKE

INGREDIENTS

Cake	Butter
• 250 g	Brewed Black Coffee
• 1 ¼ cups	Dark Cooking Chocolate
• 200 g	Castor Sugar
• 2 cups	Self Raising Flour
• 1 ½ cups	Cocoa
• ¼ cup	Eggs
• 2	Vanilla
• 2 tsp	

Chocolate Ganache

• 200 ml	Cream
• 200 g	Chocolate

METHOD

Cake

- Melt butter in large saucepan.
- Stir in coffee & add chocolate & sugar
- Stir until smooth and remove from heat.
- Gradually beat in remaining dry ingredients.
- Add eggs, vanilla & beat well (all in the saucepan).
- Pour into greased & lined 20cm round tin.
- Bake at 150°C for about 2 hours or until cooked
- Allow to cool for 10 mins before removing

Chocolate Ganache

- Place the cream & chocolate in a saucepan over a low heat & stir continuously until smooth
- Allow to cool before spreading on cake.

LGBTQI+ SUPPORT

www.qlife.org.au
www.switchboard.org.au
www.zbgc.com.au
www.livingproud.org.au
www.freedom.org.au

MENTAL HEALTH SUPPORT

Local support options for young people aged 12-25:

Hobsons Bay UP 9932 4000 or freecall 1800 11 11 00
Headspace Sunshine 9927 6222 Werribee 8001 2366;
Student Welfare Co-ordinator or Student Management Leader
Youth Beyond Blue 1300 224 636
Kids helpline 1800 55 1800
Lifeline 13 11 14
General Practitioners

FAMILY VIOLENCE AND RESPECTFUL RELATIONSHIPS SUPPORT

1800 RESPECT: For confidential information, counselling and support
Men's Referral Service: 1300 766 491
Lifeline: 13 11 14
Relationships.org.au: Supporting Australians to achieve respectful relationships
Woah.org.au: Providing information for young people on family violence
Safe Steps Family Violence Response Centre:
1800 015 188
<http://lovegoodbadugly.com>