

CAREERS AND EMPLOYABILITY

CAE G12

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Disclaimer: All material is provided in good faith but it is the responsibility of students and teachers to check current and appropriate guidelines, assessment information and publications.

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 First published November 2025 by DELIVER Educational Consulting, PO BOX 40, Moonee Vale, 3055, Victoria, Australia.
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CAE G12: Careers and Employability (ISBN 978-1-923117-08-2 for printed coursebook)

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MCEECDYA, 2010 The Australian Blueprint for Career Development, prepared by Miles Morgan Australia, Commonwealth of Australia, Canberra. Available at: www.blueprint.edu.au

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Advice for Students - Unit 3

Welcome to your Unit 3&4 studies of **Careers and Employability** as part of your **WACE** (or other learning program). Throughout the year you will investigate and demonstrate **employability skills** and **enterprising characteristics** that will help you to develop your **work-related skills** for a range of work situations. You will do this by exploring CAE **Career knowledge and understanding** across 5 interdependent topic areas: **Personal management**, **Learning and work exploration**, **Enterprising behaviours**, **Career building** and **The nature of work**.

So be sure to apply what you are learning in the classroom to the world of work, to any **work** experience or **placements that you might be doing**, to your **VET** studies, to volunteer and community placements, as well as in other applied situations - and vice versa! You will also naturally apply your **literacy**, **numeracy** and other **transferable skills-sets** to your **career development** for work-related situations.

This coursebook has six sections for Unit 3, and seven for Unit 4: **Unit 3** is structured as:

1. **Skills For Work** (Overall Careers and Employability skills introduction).
2. **Personal Management** (Primary area: Personal management).
3. **Personal Financial Management** (Primary area: Personal management).
4. **Labour Market** (Primary area: Learning and work exploration).
5. **Job Applications** (Primary area: Career building).
6. **Changing Nature of Work** (Primary area: The nature of work.)

Use this coursebook by completing the tasks in the spaces and pages provided. You will also need to maintain your own **work journal** to complete activities given to you by your teacher. You may need to collect and keep an evidence portfolio with copies of resources, handouts, Pathways Portfolio documents and artefacts, and evidence of you applying employability skills.

Throughout this unit, you need to think well beyond what is on these pages, to identify and explain how these topics relate to the world of work. There are many applied activities that require you to make contact with **work-related stakeholders**.

Your school might support you to undertake structured **work placements** related to your future career pathway, or VET certificate. This is an ideal way to develop your employability skills, gain experience and build a deeper applied understanding of the world of work.

You might be directed to complete some or even all of these **assessment tasks**, as well as others supplied by your teacher that are more suited to your learning program.

Throughout the unit, you will also be expected to complete **graduated assessment tasks**. These are not 'scored', but offer the opportunity to meet with your teacher to assess your progress, and to reflect on what actions you need to take to continue to develop your **pathways goals**, your **Pathways Portfolio**, and ultimately, your future **employability**.

Unit 3: Assessment tasks (in this resource as a guide only)		%	Due/ Done?
Response	AT1a: Personal Management and Initiative p.45 and/or AT1b: Labour Market Trends p.106	10%	
Job application and interview	AT2: Job Application pp.136-7	10%	
Investigation	AT3: Impact of Megatrends p.160	15%	
Externally set task	AT4: Externally set task (EST) p.161	15%	

Skills For Work

1

1.01 Careers and Employability	2	1.11 Industry-Specific Skills	12
1.05 Generic Skills	6	1.15 Transferable Skills.....	14
1.07 Employability Skills.....	8	1.17 Graduated Assessment	20

Activities 1: Skills For Work		p.	Due date	Done	Comment
1A	Careers and Employability	3		<input type="checkbox"/>	
1B	Career knowledge and understanding	5		<input type="checkbox"/>	
1C	Generic skills and abilities	6-7		<input type="checkbox"/>	
1D	My employability skills			<input type="checkbox"/>	
1E	CAE employability skills	11		<input type="checkbox"/>	
1F	Industry-specific skills	14		<input type="checkbox"/>	
1G	Transferable skills	15		<input type="checkbox"/>	
1H	Multiple intelligences	18-19		<input type="checkbox"/>	
GA1	Our skills and abilities	20		<input type="checkbox"/>	

Comments:

1.01 Careers and Employability

Careers and Employability

Welcome again to your studies of Careers and Employability General 11. As you are well aware by now, doing this subject is one of the best actions you can take for your future.

The **world of work**, and the **labour market**, are becoming increasingly complex. So it is important that young people approaching the completion of their secondary schooling have the right **information**, **knowledge**, **skills** and **strategies** to assist them to make informed **career pathways** decisions.

Career knowledge and understanding

Over the course of this year, you will actively investigate and apply strategies to plan and develop your career beyond Year 12 - so that you become more employable.

In both units 3&4 you will find the **Career knowledge and understanding** learning material is organised under five main sections as outlined below. These match sections 2 to 6 for Unit 3, and sections 7 to 12 in Unit 4. Of course, all these sections cross over with each other and naturally also build upon one another.



Career Knowledge and Understanding



The 6 CAE employability skills

Your Careers and Employability course requires you to develop and apply six key **employability skills** areas. These employability skills, along with other **transferable skills-sets** and **enterprising characteristics**, are vital for successful workplace participation and career pathways development. You will start your Unity 3 Careers and Employability studies in Section 1 by revisiting the nature and importance of employability skills, as well as a range of transferable skills-sets.



6 CAE Employability Skills

Communication

Digital literacy

Teamwork

Time management

Problem-solving

Critical thinking

Your teacher would have led you through a **discussion** of the 5 areas of **Career knowledge and understanding** and the 6 CAE employability skills.



1. Briefly, in your own words, what do each of the 5 areas of **Career knowledge and understanding** mean to **you**?

Career knowledge and understanding	What these mean to me.
Personal management	
Learning and work exploration	
Enterprising behaviours	
Career building	
The nature of work	

2. Choose an **occupation** you are interested in. How would **you** use (i.e. apply) each of the 6 CAE employability skills when **working** in that occupation?

Occupation	
Communication	Time management
Digital literacy	Problem-solving
Teamwork	Critical thinking

Applied



Interview 2 people who are working, one an adult worker, and the other a young person still at school/in study but not doing CAE. Ask them about how they develop and apply employability skills when working. Do they use the same terminology as the 6 CAE employability skills? Report back to the class.

1.03 Careers and Employability

Career knowledge and understanding

Section 1 revisits the **CAE employability skills** as well as other important **skills-sets**. As most of you will be familiar with these from Units 1 and 2, your teacher might just do a quick revision to make sure that you are up-to-date with your understanding.

Your teacher will lead you through a discussion of these five areas of **Career knowledge and understanding**. As you unpack each of these important key words and concepts, think about how each might relate to you right now at the start of Year 12, and for your future career pathway post-Year 12.



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Career Knowledge and Understanding

Personal management

Key words/concepts to consider:

- ☐ Motivations and aspirations change.
- ☐ Strategies to manage behaviours.
- ☐ Attitudes and emotions.
- ☐ Be constructive.
- ☐ Boost productivity.
- ☐ Improve work satisfaction.
- ☐ Positive self-concept.
- ☐ Impact on relationships.
- ☐ Change and growth.
- ☐ Promote mental and physical health and wellbeing.
- ☐ Navigate challenges.
- ☐ Build meaningful relationships.
- ☐ Make informed decisions.

Learning and work exploration

Key words/concepts to consider:

- ☐ Changing labour market.
- ☐ Global trends.
- ☐ Digital and ICT technologies.
- ☐ Demographic shifts.
- ☐ Increasing flexibility and casualisation.
- ☐ Reliable sources of information.
- ☐ Future employment prospects.
- ☐ Skills shortages.
- ☐ Industry growth areas.
- ☐ Emerging industries.
- ☐ Current and future trends.
- ☐ Lifelong personal and professional learning.
- ☐ Knowledge, skills and competencies.
- ☐ Professional excellence.
- ☐ Personal development, competitiveness and employability.

Enterprise behaviours

Key words/concepts to consider:

- ☐ Social, cultural and tech changes.
- ☐ Globalisation.
- ☐ Emergence of new technologies.
- ☐ Artificial intelligence.
- ☐ Use of natural resources.
- ☐ Environmental sustainability.
- ☐ Focus on customers and expectations.
- ☐ Impact on individuals, workplaces, businesses and regions.
- ☐ Enterprising behaviours and capabilities.
- ☐ Development and prosperity.
- ☐ Skills, attributes and behaviours.
- ☐ Recognise opportunities.
- ☐ Develop innovative solutions.
- ☐ Fast-moving, changing and uncertain future.

Career building

Key words/concepts to consider:

- ☐ Varied life roles.
- ☐ Paid and unpaid work.
- ☐ Lifelong learning.
- ☐ Leisure activities.
- ☐ Community and family responsibilities.
- ☐ Dynamic and ongoing process.
- ☐ Securing and maintaining work.
- ☐ Career-enhancing decisions.
- ☐ Changing nature of life and work roles.
- ☐ Managing life through learning, transitions and work.
- ☐ Personally determined future.

The nature of work

Key words/concepts to consider:

- ☐ Complex and changing nature of work.
- ☐ Work processes and quality.
- ☐ Create products and perform services.
- ☐ Local, national and global market forces.
- ☐ Adaptation of workplaces.
- ☐ Manage resources efficiently and effectively.
- ☐ Human, physical, financial and technological resources.
- ☐ Policies and procedures set boundaries and conditions.
- ☐ Workplace and management processes.
- ☐ Compliance with workplace legislation.
- ☐ Workplace health and safety.

Career knowledge and understanding 1B

Choose 2 of the key words/concepts from each of the 5 elements of Career knowledge and understanding. Explain how each relates to your career pathway development this year. Get advice about one of each from a current worker.

Career knowledge and understanding	How this relates to my career pathway.	How this relates to my career pathway.	Advice from a person working.
Personal management			
Learning and work exploration			
Enterprising behaviours			
Career building			
The nature of work			

1.05 Generic Skills

Generic skills and abilities

All workers need a basic set of **generic skills and abilities** so as to function as effective employees. These generic abilities are closely related to your **personal** and **social competencies**, and therefore will help form the basis of your work skills.

Key generic abilities include literacy and numeracy skills, including digital literacy and numeracy, as well as other personal qualities and attributes.

Undertaking an honest **evaluation** of your generic skills and abilities is an important part of assessing your current potential for **employability** at this stage of **career development**.

So, have a look at these listed in this diagram and reflect how you rate in each of these generally.



Collaboration and communication are vital generic skills.

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1C Generic skills and abilities

1. Complete the table, by giving examples that describe **your** successful **demonstration** of generic **skills** and **abilities** in **personal/social**, **school** and **work-related** situations. Add some others if relevant to you.
2. Identify **3 actions** you could take to **improve** your **generic skills and abilities** so as to make you more **employable**.



Applied discussion

How do you think you would communicate to potential employers that you have these generic skills? Why not ask some employers and find out?

Generic skills and abilities	Personal/Social settings	School settings	Work-related settings
Punctuality			
Literacy			
Numeracy			
Teamwork			
Communication			
Ability to follow instructions			
Technological competence			
Health & fitness (if applicable)			
Ability to accept responsibility			
Working safely			

2. Actions I could take to improve my generic skills and abilities include:		
By the end of today:	By the end of today:	By the end of today:
In the near future:	In the near future:	In the near future:

1.07 Employability Skills

The 8 Employability Skills

The contemporary world of work requires you to demonstrate a range of employability skills. As you may already know, way back in 2002 the *Employability Skills For The Future Project* identified a set of eight essential skills (in four skills-sets) that you develop and apply through work, education and training; and at times through your personal life experiences. And these eight essential **Employability Skills** still relate today.

It is expected that workers in all work settings should be able to demonstrate these eight common skills as part of their day-to-day work activities. These Employability Skills are essential to gain **entry-level employment**, and employees are also expected to grow their Employability Skills as part of lifelong learning. Workers who demonstrate and develop these 8 Employability Skills become more **productive** employees for their organisation. Being more productive makes you more **employable** and with help you build a better **career pathway**.



The 8 Employability Skills

Initiative and Enterprise Skills: Being able to use all your skills to develop better ways of completing tasks, being flexible and adaptable, communicating and solving problems.

Teamwork: Being able to work effectively with others, help out, ask questions when needed, and seek feedback from others.

Technological: Being able to use ICT and communications devices, machinery, equipment and tools; safely and effectively.

Communication: Being able to effectively speak, listen, read and write for workmates, supervisors, customers and others.

Self-awareness: Honestly knowing your strengths and weaknesses, and being able to take steps to improve yourself.

Problem-solving: Being able to work out the best solutions, persevere, use maths and logic, and seek help when needed.

Learning: Involves both on-the-job training under supervision; and off-the-job training by doing relevant courses.

Planning and organising: Managing your own and other peoples' time, meeting deadlines, being responsible, and carrying out activities successfully.

Preview Draft:
Do not copy

1D My employability skills

1. Describe examples of **your strengths** in each of the 8 **Employability Skills** areas. Identify at least 1 **area of improvement** you need to undertake this year in each.
2. List 2 **Core Skills for Work** that your responses in question 1 relate to.

Core Skills for Work

As the contemporary world of work evolves, we have seen the emergence of newer skills-sets classifications to describe important work-related skills with a slightly different focus.

The *Core Skills for Work Development Framework* created a set of 10 **Core Skills for Work** considered important for contemporary workers. Some learning, workplace and industry stakeholders prefer to use this newer Core Skills for Work set as a focus for career and skills development (rather than employability skills). The set of Core Skills for Work is organised into three clusters.

The first two skills are part of *Cluster 1: Navigate the world of work*. These relate to building and developing a career by maintaining **work/life balance**; and through an understanding of the **roles, rights and responsibilities of a worker**.

Many of these 10 Core Skills are similar to, or even cross over with, employability skills. And as such, these may also be relevant as part of your investigation into work-related skills.

So how do you think these 10 Core Skills for Work relate to your own situation?

Core Skills for Work



Cluster 1 - Navigate the world of work

- a. Manage career and work life.
 - b. Work with roles, rights and protocols.
- These relate to building and developing a career by maintaining work/life balance; and through an understanding of the roles, rights and responsibilities of a worker.

Cluster 2 - Interact with others

- a. Communicate for work.
- b. Connect and work with others.
- c. Recognise and utilise diverse perspectives.

These focus on generic interpersonal skills that all workers are expected to demonstrate and develop in work-related situations.

Cluster 3 - Get the work done

- a. Plan and organise.
- b. Make decisions.
- c. Identify and solve problems.
- d. Create and innovate.
- e. Work in a digital world.

These involve day-to-day **work-related skills** that are essential for all workers in the contemporary world of work.

Preview Draft:
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1.09 Employability Skills

Six employability skills for CAE

As you know, your Careers and Employability course requires you to develop and apply **six key employability skills areas**. These are the employability skills against which you will be assessed for CAE. But it is important to understand the relationship between your CAE employability skills and the 8 official Employability Skills, as those 8 might be used in your workplace, in VET and vocational training, at TAFE, and in other external situations.



6 Employability Skills for CAE

Communication skills

Include but are not limited to these.

- ⇒ Use correct terminology, spelling and grammar for clear communication.
- ⇒ Demonstrate written and verbal skills considering purpose, audience and format.
- ⇒ Use non-verbal communication, facial expressions, and tone, to connect with the audience.
- ⇒ Practice active listening by focusing on the speaker, asking questions, and responding thoughtfully.

Digital literacy skills

Include but are not limited to these.

- ⇒ Effectively locate reliable information online.
- ⇒ Implement online safety measures to avoid unlawful activity.
- ⇒ Implement online safety measures to protect your digital footprint.
- ⇒ Communicate using email, text messages, video calls and webinars.
- ⇒ Create e-documents, presentations and spreadsheets using work-related software.

Teamwork skills

Include but are not limited to these.

- ⇒ Contribute to team harmony and unity.
- ⇒ Complete team roles and responsibilities effectively and efficiently.
- ⇒ Reliably complete tasks on time and by meeting expectations and standards.
- ⇒ Consider team members' ideas and opinions as part of consensus.

Time management skills

Include but are not limited to these.

- ⇒ Plan, organise and prioritise tasks to meet specific deadlines.
- ⇒ Make use of tools and applications to improve productivity and efficiency.
- ⇒ Track and evaluate progress when completing tasks.
- ⇒ Review and re-assess priorities to deal with unexpected events.

Critical thinking skills

Include but are not limited to these.

- ⇒ Apply research skills to gather reliable, relevant information.
- ⇒ Analyse, compare and evaluate information to develop actions and solutions.
- ⇒ Identify and reflect on any biases that may influence actions and decision-making.

Problem-solving skills

Include but are not limited to these.

- ⇒ Use open and closed questions to unpack and understand a situation or issue.
- ⇒ Use problem-solving tools and techniques to create a list of potential solutions.
- ⇒ Apply decision-making techniques and models to plan, implement and evaluate solutions.

- For each of these **statements**, identify which **CAE employability skill** it **directly relates** to. Identify a **second CAE employability skill** it is also likely to relate to. (You can use abbreviations).
- Rate yourself** from 1 (low) to 5 (high) for your **current ability** for each. If you don't know what that skill is, or have never heard of it, use 'DN' (don't know). You did this last year - have you improved your skills? Report back to the class.



a. Analyse, compare and evaluate information to develop actions and solutions.			
b. Apply decision-making techniques and models to plan, implement and evaluate solutions.			
c. Apply research skills to gather reliable, relevant information.			
d. Communicate using email, text messages, video calls and webinars.			
e. Complete team roles and responsibilities effectively and efficiently.			
f. Consider team members' ideas and opinions as part of consensus.			
g. Contribute to team harmony and unity.			
h. Create documents, presentations, and spreadsheets using word- and spreadsheet-related software.			
i. Demonstrate written and verbal skills considering purpose, audience and format.			
j. Effectively locate reliable information online.			
k. Identify and reflect on any biases that may influence actions and decision-making.			
l. Implement online safety measures to avoid unlawful activity.			
m. Implement online safety measures to protect your digital footprint.			
n. Make use of tools and applications to improve productivity and efficiency.			
o. Plan, organise and prioritise tasks to meet specific deadlines.			
p. Practice active listening by focusing on the speaker, asking questions, and responding thoughtfully.			
q. Reliably complete tasks on time and by meeting expectations and standards.			
r. Review and re-assess priorities to deal with unexpected events.			
s. Track and evaluate progress when completing tasks.			
t. Use correct terminology, spelling and grammar for clear communication.			
u. Use non-verbal communication, facial expressions and tone, to connect with the audience.			
v. Use open and closed questions to unpack and understand a situation or issue.			
w. Use problem-solving tools and techniques to create a list of potential solutions.			

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1.11 Industry-Specific Skills

Industry-specific skills

Industry-specific skills (**competencies**) are certain skills that an individual must demonstrate for a particular occupation within an industry.

For example, in the Construction industry, a carpenter would need to know how to use technology. Specifically for this industry, this may include hand and power tools, safety harnesses and measuring tools and equipment.

In the Accommodation and Food Services industry, a chef would also need to know how to use technology; specifically ovens, fryers, cutting tools, etc.. These are industry-specific competencies and are relevant for that occupation in that industry.

And in the Retail Trade industry, a store manager needs to know how to use technology such as point-of-sale systems, e-commerce platforms and inventory management software. These are industry-specific competencies and are relevant for that occupation in that industry.

Employees need to develop full competence in tasks related to their specific industry or industry sub-sector for particular occupations. Industry-specific skills are developed through both **on-the-job** and **off-the-job vocational training** and



learning.

Consider these four key characteristics of industry-specific skills by thinking about an occupational role you are interested in.

1. Specialisation: These skills are specialised and tailored to the unique needs of a specific industry or job role.

2. Relevance: They are directly applicable to tasks that an employee will encounter in their job.

3. Technical proficiency: Often involves technical knowledge and practical abilities that are necessary for performing specific job functions.

4. Continuous learning: These skills require continuous learning and updating due to technological advancements, innovation and evolving industry standards.

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Industry-Specific Skills

Specialised

Relevant

Competency

Qualification

On-the-job
training



Technical

Learning

Certification

Off-the-job
training

Image: ginasanders/
depositphotos.com

1. Identify an **employability skill**, and an **industry-specific skill**, being demonstrated in the images. Add 1 more image. Your class will discuss the answers.



Image: kzenon/iStock/Thinkstock

2. Choose an **industry** that you are interested in. Identify and explain **3-5 industry-specific skills** that are important for 3 occupations within that industry. (Try: www.yourcareer.gov.au/learn-and-train/myskills and search for an occupation, then follow relevant links.)



Industry:		
Occupation 1	Occupation 2	Occupation 3
⇒	⇒	⇒
⇒	⇒	⇒
⇒	⇒	⇒
⇒	⇒	⇒
⇒	⇒	⇒

1.13 Transferable Skills

Transferable skills

Many people have a range of **personal** and **social competencies** that are transferable to workplace situations. You need to be able to recognise how the things you are good at in your everyday lives are **transferable**.

By performing work-related tasks while still in school you are building transferable skills that can be developed into one or more of the **employability skills**.

You might also have **technical** and **specialist** skills that are also transferable to work-related situations.

The idea is to build a career based on the things that you are naturally good at, while also developing skills and competencies through on and off-the-job **training**.

This way you can offer employers a suite of transferable skills that can make you more employable.




"I've always been good with computers, ever since I was a little kid."

Image: photography33/depositphotos.com

Personal competencies

Personal competencies are those skills that you have a natural **ability** for, and are usually the things that you naturally **enjoy** doing. Personal competencies, which might also be referred to as **intrapersonal skills**, usually reflect your **personality**, and stem from your abilities and **aptitudes**.

Your abilities and aptitudes are tasks that you can do quite well without even thinking about them. You might just have a natural aptitude or ability to do something, e.g. sport, fixing things, cooking, looking after children, using technology, selling and commerce, art and design, maths, and so on. Varied personality traits suit different work tasks and different occupations. So, it is important to try and build your career around things you enjoy doing. If so, you are more likely to see your career progress naturally and successfully.

 Key personal competencies include these, but there are many more! As a class, suggest others.

- ⇒ How well do you deal with stress?
- ⇒ What is your level of patience and understanding?
- ⇒ How much attention to detail do you have?
- ⇒ How reliable and punctual are you?
- ⇒ What motivates you?
- ⇒ How much responsibility are you able to handle?
- ⇒ To what extent do you embrace a growth mindset?

"Helping my little sister learn different sports and activities has made me more patient and confident in my ability to communicate."

Image: sereznii/depositphotos.com



Social competencies

Social competencies refer to your skills in dealing with **people**, and your ability to do well in **social situations**.

You build social competencies through your everyday **life experiences** and interaction with other people. Social competencies can also be developed through involvement and participation in social events, teams, clubs, education and other situations. As such they are a driver of your **interpersonal skills**.

Workplace learning and **volunteer** work are excellent ways to develop social competencies. These **experiences** also allow you to mix and work with a different peer group, which helps you become more work-ready.

Socialisation skills are extremely important in the workplace. Positive **interpersonal relationships** are a key factor in whether you will develop a sense of job **satisfaction** and enjoy working. And happy workers are productive workers who are more likely to succeed in a work setting. So how are your **people skills**?

Some key social competencies include these, can you think of others?

- ⇒ Have you got well-developed emotional intelligence?
- ⇒ Are you easy to get along with?
- ⇒ Do you like meeting new people?
- ⇒ Are you a good listener?
- ⇒ Do you show understanding and empathy?
- ⇒ Do you work well in a team?
- ⇒ Are you bossy and domineering, or are you accepting and inclusive of others?
- ⇒ Do you mix well with people from different backgrounds and cultures?

Image: Lopolo/
depositphotos.com

Jaz has always been good with kids and has patience, empathy and good communication. She values helping others and is in interested child welfare. Jaz hopes to study early childhood teaching. Could you do that - it's not for everyone?!



Personal and social competencies 1G

Quickly now, and without too much deep thinking. List 5 of **your personal** and 5 of **your social competencies** that could be transferable to work-related situations.

Transferable personal competencies

- ⇒
- ⇒
- ⇒
- ⇒
- ⇒

Transferable social competencies

- ⇒
- ⇒
- ⇒
- ⇒
- ⇒

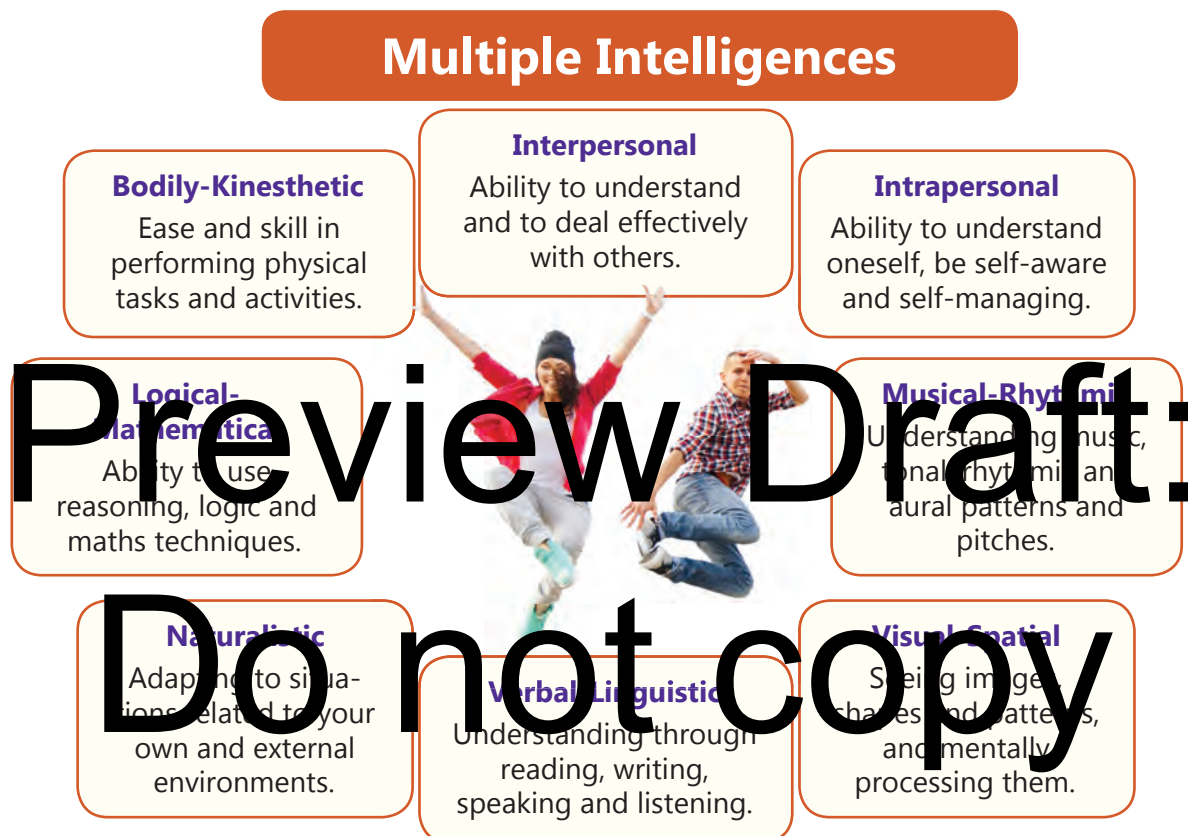
1.15 Transferable Skills

Multiple intelligences

The capabilities, attributes, skills and ultimately the competencies you develop are strongly influenced by your varied multiple intelligences. Harvard University professor Howard Gardner is recognised as the developer of these eight ‘multiple intelligences’.

You should consider that different people are likely to have different levels of intelligence in each of these eight categories. You should also understand that you are likely to have a combination of different co-related intelligences. These intelligences will strongly influence the type of tasks, work environments, jobs and industry settings you might be suited to.

So which of these multiple intelligences seem more like you?



1H Multiple intelligences

Image: Syda_Productions/
depositphotos.com

Part A

1. List each **multiple intelligence** and **rank yourself** from *very low, low, medium, high, very high*. Indicate those at which **you** have **improved** over the **last year**.

Interpersonal				
⇒	⇒	⇒	⇒	⇒
⇒	⇒	⇒	⇒	⇒

2. **Tabulate** and **discuss** these as a class. In which **intelligences** are **classmates stronger**, and **less strong**? **Why** do you think this is the case?

Part B

3. Describe 3 of **your multiple intelligence strengths** that you have applied in **work-related situations**. Ask yourself, “What could I be relied upon to do well?”
4. Now, describe 3 of your **multiple intelligence weaknesses** that have caused you to struggle in **work-related situations**. Ask yourself, “What might I need help with and/or need to develop further to become more employable?”

My multiple intelligence strengths...	My multiple intelligence weaknesses...
i.	i.
ii.	ii.
iii.	iii.

5. Match each of the 8 intelligences to the most suited occupation. Add 6 more.

- | | |
|--------------------------|---------------------------|
| ⇒ actor _____ | ⇒ photographer _____ |
| ⇒ app developer _____ | ⇒ real estate agent _____ |
| ⇒ book keeper _____ | ⇒ sportsperson _____ |
| ⇒ chef _____ | ⇒ teacher _____ |
| ⇒ counsellor _____ | ⇒ tour guide _____ |
| ⇒ event planner _____ | ⇒ _____ |
| ⇒ farmer _____ | ⇒ _____ |
| ⇒ fashion designer _____ | ⇒ _____ |
| ⇒ landscaper _____ | ⇒ _____ |
| ⇒ librarian _____ | ⇒ _____ |
| ⇒ nurse _____ | ⇒ _____ |

Research

Go online and find some multiple intelligence quizzes. But be careful, some require you to sign up or pay for your results. Share the good quizzes with classmates, and discuss your results, and how ‘accurate’ and ‘relevant’ they seemed to be.



1.17 Graduated Assessment 1

GA1 Our skills and abilities
// Skills for Work



For this graduated assessment task, you are going to work with a partner to develop statements that describe each others’ skills and abilities, and employability skills.

- 1. Form into pairs. Develop 8-10 concise statements that:
 - a. Clearly describe your partner’s strongest **generic skills and abilities** and **employability skills**
 - b. Explain how this **skill** and **ability** would be **important** for a **worker** to have, for an occupation or industry in which they are interested.
 - c. Identify an **action** they can take to **further enhance** their personal **capability** in this area.
- 2. Do **they agree**? And did you identify **skills** and **abilities** in your **partner** that perhaps they had **taken for granted**? Report back to the class.

Tip: Use the table to start to draft/record your information

Prepared by:	For:	Date:
Skill/abilities & employability skills	Can apply this to work-related situations by...	Should take further actions to...
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Personal Management

2

2.01 Being Enterprising	20	2.21 Career Risk-Taking	40
2.05 Initiative	24	2.25 Assessment Task 1	44
2.09 Initiative in Action	28	2.26 Assessment Task 1a	45
2.13 Career Adaptability	32	2.27 Review and Reflection	47
2.17 Unexpected Life Events	36		

Activities 2: Personal Management		p.	Due date	Done	Comment
2A	Personal enterprise	21	<input type="checkbox"/>	<input type="radio"/>	
2B	Enterprising characteristics	22	<input type="checkbox"/>	<input type="radio"/>	
2C	Showing initiative	27	<input type="checkbox"/>	<input type="radio"/>	
2D	Benefit from initiative	31	<input type="checkbox"/>	<input type="radio"/>	
2E	Career adaptability	33	<input type="checkbox"/>	<input type="radio"/>	
2F	Career life cycle	35	<input type="checkbox"/>	<input type="radio"/>	
2G	Unexpected life events	39	<input type="checkbox"/>	<input type="radio"/>	
2H	Managing risks	42-43	<input type="checkbox"/>	<input type="radio"/>	
AT1a	Personal Management and Initiative - Response	45	<input type="checkbox"/>	<input type="radio"/>	

Comments:

2.01 Being Enterprising

Being enterprising

You know that all workers need to develop **enterprising behaviours** as these are a cornerstone of demonstrating **employability skills**. And given the rapid speed of **technological change** and **innovation**, workers must also be **flexible** and **adaptable** to keep developing new **enterprising skills-sets** so as to make them more **employable**.

Varied enterprising behaviours can be applied to help us succeed in all aspects of life. Of course, the idea of being enterprising is not just confined to the business or commercial world. Individuals can develop and apply enterprise capabilities throughout their personal, social and community lives. Skills and behaviours that are developed can be transferred both to, and from, work-related situations.

Personal enterprise

Developing **employability skills** requires you to be personally enterprising. Some of the things that you can do to help make you more personally enterprising include:

- ⇒ developing supportive family, personal and social relationships
- ⇒ proactively managing your personal affairs such as your finances
- ⇒ participating in personal, social and recreational activities and hobbies
- ⇒ being a positive member and leader within your school and/or local community
- ⇒ contributing to your community by active participation and volunteering
- ⇒ building resilience to cope with unexpected events
- ⇒ taking responsibility for managing your own career pathway
- ⇒ building your skills and qualifications through education and training
- ⇒ completing work experience and workplace learning placements
- ⇒ working in part-time or casual jobs to build skills, experience and networks



Image: Dmitroza/depositphotos.com

Personal enterprise 2A

Describe **examples** of how you have been **enterprising** in each of these **situations** in your **personal life**, and in **school** or **work** situations. Add 2 more.



Being enterprising	In my personal life by...	In my school or work situations by...
Developing supportive family, personal and social relationships.		
Managing my personal affairs such as my finances.		
Participating in personal, social and recreational activities and hobbies.		
Being a positive member and leader within my school and/or local community.		
Building resilience to cope with unexpected events.		
Taking responsibility for managing my own career pathway.		
Building my skills and qualifications through education and training.		
Completing work experience and workplace learning placements.		

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2.03 Being Enterprising

Enterprising characteristics

As you experienced in CAE General 11, enterprising characteristics are work-related skills that are needed for a person to become an effective employee. Sometimes you might see different lists of varied behaviours or skills that make up these enterprising capabilities. But for Careers and Employability, these main skills have been classified in six interrelated sets of enterprising characteristics.

1. Adaptability
2. Initiative
3. Problem-solving
4. Managed risk taking
5. Resilience
6. Critical and creative thinking

The expected behaviours in each of these six sets of enterprising characteristics is not fixed. By their very nature each of these sets can keep developing and evolving.

Also, many of the specific enterprising characteristics

and behaviours will naturally cross over into one or more of the other sets.

The other important element to understand is that people, as workers, cannot demonstrate any of these enterprising behaviours, or the employability skills without applying effective **communication**, nor without developing and demonstrating the ability to **work with others**.

Unfortunately, the digital age and AI are stifling the ability of people to think critically.



Image: dizanna/depositphotos.com

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So which of these enterprising characteristics sound like you? And what type of behaviours, or 'ings' would you expect people, and workers, to do, as part of their enterprising characteristics

2B Enterprising characteristics

Describe examples when **you** have demonstrated **enterprising characteristics** in **education** and in **work-related situations**. How did you **know** or **learn** what to do?

Adaptability	Initiative
Problem-solving	Managed risk taking
Resilience	Critical and creative thinking

Enterprising Characteristics & Behaviours

Adaptability

Includes behaviours such as:

- ⇒ being flexible
- ⇒ learning new skills
- ⇒ developing industry-specific competencies
- ⇒ welcoming diversity
- ⇒ embracing change
- ⇒ accepting challenges
- ⇒ overcoming setbacks
- ⇒ embracing innovation

and communicating and working with others.

Initiative

Includes behaviours such as:

- ⇒ identifying opportunities
- ⇒ being proactive
- ⇒ creating ideas
- ⇒ using new technologies
- ⇒ asking questions
- ⇒ seeking feedback
- ⇒ accepting responsibility
- ⇒ developing new skills
- ⇒ pursuing innovation

and communicating and working with others.

Problem-solving

Includes behaviours such as:

- ⇒ analysing issues
- ⇒ thinking critically
- ⇒ thinking creatively
- ⇒ evaluating outcomes
- ⇒ making decisions
- ⇒ dealing with change
- ⇒ resolving conflict
- ⇒ applying innovation

and communicating and working with others.

Managed risk taking

Includes behaviours such as:

- ⇒ identifying potential risks
- ⇒ accepting responsibility
- ⇒ planning and organising
- ⇒ managing oneself and others
- ⇒ using resources effectively
- ⇒ reviewing performance
- ⇒ developing back-up plans
- ⇒ working sustainably

and communicating and working with others.

Resilience

Includes behaviours such as:

- ⇒ building mental and emotional strength
- ⇒ maintaining a positive attitude
- ⇒ welcoming feedback and constructive criticism
- ⇒ overcoming adversity
- ⇒ dealing from setbacks
- ⇒ coping with stress effectively
- ⇒ demonstrating perseverance
- ⇒ adapting to difficult situations

and communicating and working with others.

Critical and creative thinking

Includes behaviours such as:

- ⇒ being objective
- ⇒ seeking valid viewpoints
- ⇒ researching and analysing information
- ⇒ evaluating arguments and evidence
- ⇒ making informed decisions
- ⇒ seeking creative solutions
- ⇒ generating original ideas
- ⇒ seeking diverse perspectives

and communicating and working with others.

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2.05 Initiative

Initiative

Initiative basically means taking action without being told. Showing initiative is an enterprising behaviour because it involves being resourceful, solving problems and looking for ways to improve behaviours and outcomes.

Employers value initiative because it shows motivation and independence as part of a proactive mindset. Consider this example.

Ella works at a small coffee stall. Early into a morning shift, she notices the milk supply is low. In response, she orders more before the stand gets busy and the milk runs out. Even though it's not her 'true' responsibility, her boss appreciates her foresight and now is happy to trust her with more tasks, especially when she is on her own.

Common ways to show initiative at work include these five actions. But you will be able to suggest many more.

1. **Being proactive.**
2. **Identifying ways to improve current work practices.**
3. **Vocalising your opinions.**
4. **Helping fellow workers.**
5. **Seeking more responsibilities.**

By demonstrating these enterprising behaviours, young workers can stand out, improve their career prospects, and contribute more effectively to their workplaces. And as you can see, many of the key terms related to **initiative** crossover with **enterprising behaviours** and **employability skills**.



Image: urbanstar1982@gmail.com/
depositphotos.com

1. Being proactive

Being proactive means anticipating problems or opportunities and taking action before being asked. Instead of waiting for instructions, proactive workers think ahead and deal with issues early.

Being proactive is important because it:

- ⇒ Prevents workplace disruptions (e.g. avoiding stock shortages or equipment failures).
- ⇒ Shows reliability and leadership potential, making an employee more valuable.
- ⇒ Helps businesses stay competitive by keeping things running smoothly.

For example, Josh, a construction apprentice, realises the site will run out of safety gloves by the end of the week. He informs his supervisor who orders more in advance.

Josh's actions prevent work delays and show he's responsible.

But beware: Some decisions are not your responsibility, nor do you have authority over them.



2. Identifying ways to improve current work practices

Workers who take initiative don't just follow routines - they look for ways to improve how tasks are done. This could mean making processes faster, safer or more efficient.

Identifying ways to improve current work practices is important because it:

- ⇒ Helps enterprises save time and money.
- ⇒ Creates a safer, more productive work environment.
- ⇒ Shows problem-solving skills, a key enterprising behaviour employers value.

For example, Mia, a retail assistant, notices customers struggling to find on-sale items. She suggests adding better signage, including big red 'This Week's Savings' arrows. Her initiative helps to boost traffic, purchases, as well as customer satisfaction. This improves the store's efficiency, and helps it make more profit.

But beware: Sometimes existing systems and work practices are in place for a reason - they work!

3. Vocalising your opinions

Expressing ideas, providing feedback, and communicating suggestions, are ways to contribute to workplace improvement. Employees who share their thoughts in a constructive way help drive positive change.

Vocalising your opinions is important because it:

- ⇒ Encourages teamwork and innovation in the workplace.
- ⇒ Helps businesses identify problems or improvements they may not have noticed.
- ⇒ Builds confidence and communication skills, which are useful in any career.

For example, Tyson, an automotive apprentice, suggests rearranging tools in the workshop to make them easier to access. Their employer asks for info, implements the change, and service times improve. This shows that speaking up can lead to positive workplace changes.

But beware: Nobody likes a know-it-all, especially when they are new and inexperienced.



Image: AndrewLozovyi/depositphotos.com

2.07 Initiative

4. Helping fellow workers

Teamwork is essential in every workplace. Helping colleagues without being asked shows initiative and a strong work ethic. This can involve assisting co-workers with tasks, mentoring new employees, asking questions of senior colleagues, or offering support during busier times.

Helping fellow workers is important because it:

- ⇒ Creates a positive work environment and stronger team relationships.
- ⇒ Increases productivity because employees can rely on each other.
- ⇒ Shows initiative and reliability, which can lead to promotions.

For example, Sam works in a warehouse and sees a new co-worker struggling to lift and move heavy bags and boxes. She steps in to help and suggests using a trolley to make the task easier. Her actions prevent injuries and improve efficiency.

But beware: Working in a group is not the same as working in a team. Teamwork requires communication, collaboration and synergy.



Image: wosunan/
depositphotos.com

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5. Seeking more responsibilities

Employees who ask for more responsibilities show a willingness to grow and take on challenges. This could involve volunteering for new tasks, asking for training, requesting to work on more complex tasks, or filling in for workers - who have more responsibilities - when they are absent.

Seeking more responsibilities is important because it:

- ⇒ Helps employees learn new skills, making them more valuable to their employer.
- ⇒ Increases the chances of promotions or pay raises.
- ⇒ Builds confidence and experience, leading to better job opportunities in the future.

For example, Taylah, a 2nd-year apprentice hairdresser, asks her boss if she can start taking regular appointments for clients who are happy with her work. This helps the salon run more smoothly and also builds her client service skills, making her a stronger candidate for future promotions.

But beware: Too many responsibilities too soon, can lead to errors, stress and burnout.



Image: AndrewLozovyi/
depositphotos.com

Showing initiative 2C

1. Explain the meaning of **initiative** as it relates to the **world of work**. Use examples.

2. Why do **employers prefer** workers who show **initiative**? Use examples/ask them.



3. How can **young job-seekers** and **entry-level workers** improve their **ability** to show **initiative**? Use examples/ask employers.

4. How could you/ or how did you show initiative in the workplace in relation to these 5 main actions? How did you learn/ know this? Who else was involved?

Showing initiative by:	What could or did I do?	How did you learn/know this?	Who else was involved?
Being proactive			
Identifying ways to improve current work practices			
Vocalising your opinions			
Helping fellow workers			
Seeking more responsibilities			

2.09 Initiative in Action

Benefits of using initiative

There are many benefits of using initiative in the workplace. The proactive applied use of initiative creates positive outcomes for varied **workplace stakeholders** including **customers** and **clients**, **managers** and **employers**, **colleagues**, as well as the **worker themselves**. Some initiatives, such as actions to improve environmental sustainability, create broader positive outcomes for the **community** and for **society** in general.

Three key benefits that you need to explore are outlined on pp.28-30. As you read through each, discuss them in small groups, and report back to the class on those you feel are most useful and important - and for whom.

1. Increased empowerment and recognition.

2. Increased efficiency.

3. Creating work opportunities (e.g. promotion).



1. Increased empowerment and recognition

⇒ **Empowerment** and **recognition benefits** from using **initiative** for the **employee**.

- ✓ Builds confidence and job satisfaction by allowing workers to take ownership of tasks.
- ✓ Leads to greater trust from managers providing opportunities for more independence.
- ✓ Increases chances of being recognised and rewarded (e.g. praise, bonus, promotion).

⇒ **Empowerment** and **recognition benefits** from using **initiative** for the **employer**.

- ✓ Creates a more motivated workforce, reducing the need for constant supervision.
- ✓ Encourages innovation and problem-solving within the organisation.
- ✓ Increases staff retention because employees feel valued and engaged.

⇒ **Empowerment** and **recognition benefits** from using **initiative** for **colleagues**.

- ✓ Fosters a positive work culture where employee support and encourage each other.
- ✓ Reduces workload stress as proactive team members help solve problems early.
- ✓ Encourages teamwork, making the workplace more collaborative and efficient.

⇒ **Empowerment** and **recognition benefits** from using **initiative** for **customers/clients**.

- ✓ Leads to better customer service, as employees are more engaged and proactive.
- ✓ Ensures faster response times to customer needs and concerns.
- ✓ Creates a more professional and reliable experience, improving customer loyalty.

e.g. Ben, a hospitality trainee, starts keeping real-time track of stock levels at his café.

- 😊 Benefits for him: His manager trusts him with supplier orders, boosting his confidence.
- 😊 Benefits for his employer: Prevents stock shortages and improves efficiency.
- 😊 Benefits for colleagues: Reduces stress by ensuring essential supplies are always available.
- 😊 Benefits for customers: Ensures their favourite menu items are always in stock, improving satisfaction.

2. Increased efficiency



- ⇒ **Efficiency benefits** from using **initiative** for the **employee**.
- ✓ Helps workers develop better planning and organising skills through time management.
 - ✓ Reduces stress by preventing last-minute problems and rushed deadlines.
 - ✓ Increases labour productivity, making work easier and more rewarding.
- ⇒ **Efficiency benefits** from using **initiative** for the **employer**.
- ✓ Saves time and money by reducing errors and delays.
 - ✓ Improves overall workflow, leading to a more organised and effective enterprise.
 - ✓ Allows the enterprise to serve more customers, or complete more tasks in less time.
- ⇒ **Efficiency benefits** from using **initiative** for **colleagues**.
- ✓ Ensures that daily tasks are completed efficiently, reducing workplace frustration.
 - ✓ Reduces bottlenecks and downtime, making teamwork smoother.
 - ✓ Encourages a shared sense of responsibility, where colleagues work towards shared goals.
- ⇒ **Efficiency benefits** from using **initiative** for **customers/clients**.
- ✓ Leads to faster service, shorter wait times and fewer mistakes.
 - ✓ Creates a streamlined quality experience, making customers/clients more likely to return.
 - ✓ Improves overall satisfaction with the enterprise, increasing positive reviews.
- e.g. Layla, an admin assistant, suggests digitising hard copy sales and payment records to speed up 'paperwork'.
- 😊 Benefits for her: She saves time on repetitive tasks and can focus on more important work.
 - 😊 Benefits for her employer: Data and reports are generated quickly, so the 'office' becomes more efficient by reducing time and therefore labour costs.
 - 😊 Benefits for her colleagues: They can access files faster and remotely improving collaboration.
 - 😊 Benefits for clients: Requests are easily retrievable and processed faster, improving their experience.



“Just this final stack of hard copy invoices to input and the accounts will be completely digital. This will give access for those who need it, and will save hours per day.”

Images: (l) kegfire
(r) jamesgroup/
depositphotos.com

2.11 Initiative in Action



3. Creating work opportunities (e.g. promotion)

- ⇒ **Creating work opportunities benefits** from using **initiative** for the **employee**.
 - ✓ Develops valuable skills that increase future employability.
 - ✓ Reinforces internal reputation as a reliable and capable worker.
 - ✓ Opens doors for promotions, pay rises and career growth.
- ⇒ **Creating work opportunities benefits** from using **initiative** for the **employer**.
 - ✓ Creates a workforce that is adaptable, engaged, and willing to grow with the organisation.
 - ✓ Reduces hiring costs, as internal promotions are often more efficient than hiring externally.
 - ✓ Identifies potential leaders within the organisation who can take on greater responsibilities.
- ⇒ **Creating work opportunities benefits** from using **initiative** for **colleagues**.
 - ✓ Enables teams to form around skilled and enterprising individuals, improving collaboration.
 - ✓ Encourages colleagues to take initiative, creating a more ambitious and cohesive team.
 - ✓ Sets a positive example, motivating others to strive for career growth.
- ⇒ **Creating work opportunities benefits** from using **initiative** for **customers/clients**.
 - ✓ They interact with knowledgeable, skilled and motivated employees.
 - ✓ Leads to better service, as experienced and enterprising employees bring expertise to their roles.
 - ✓ Creates a sense of trust and professionalism in the enterprise.

e.g. Joe, a casual trade assistant, regularly asks to learn new tasks on site.

- 😊 Benefits for him: He is offered an apprenticeship because of his enthusiasm.
- 😊 Benefits for his employer: He gains a skilled, motivated and work ready apprentice, instead of having to hire someone new who he doesn't know.
- 😊 Benefits for colleagues: They get extra support and enthusiasm from someone eager to learn.
- 😊 Benefits for clients: They receive better-quality service from a well-trained apprentice.



"Every day I learn something new!"

*Image: monkeybusiness/
depositphotos.com*

Benefits from initiative 2D

Summarise the **key benefits** that arise from applying **initiative** for various **stakeholders**. Describe applied **examples** that **you could do**, or have **done**.



Showing initiative through increased empowerment and recognition.	
For employees	For employers
For colleagues	For customers/clients

Showing initiative through increased efficiency.	
For employees	For employers
For colleagues	For customers/clients

Showing initiative through creating work opportunities (e.g. promotion).	
For employees	For employers
For colleagues	For customers/clients

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2.13 Career Adaptability

Career adaptability

Career adaptability refers to your ability to **respond** effectively to **changes** and **challenges** throughout your work life. It means being prepared to navigate:

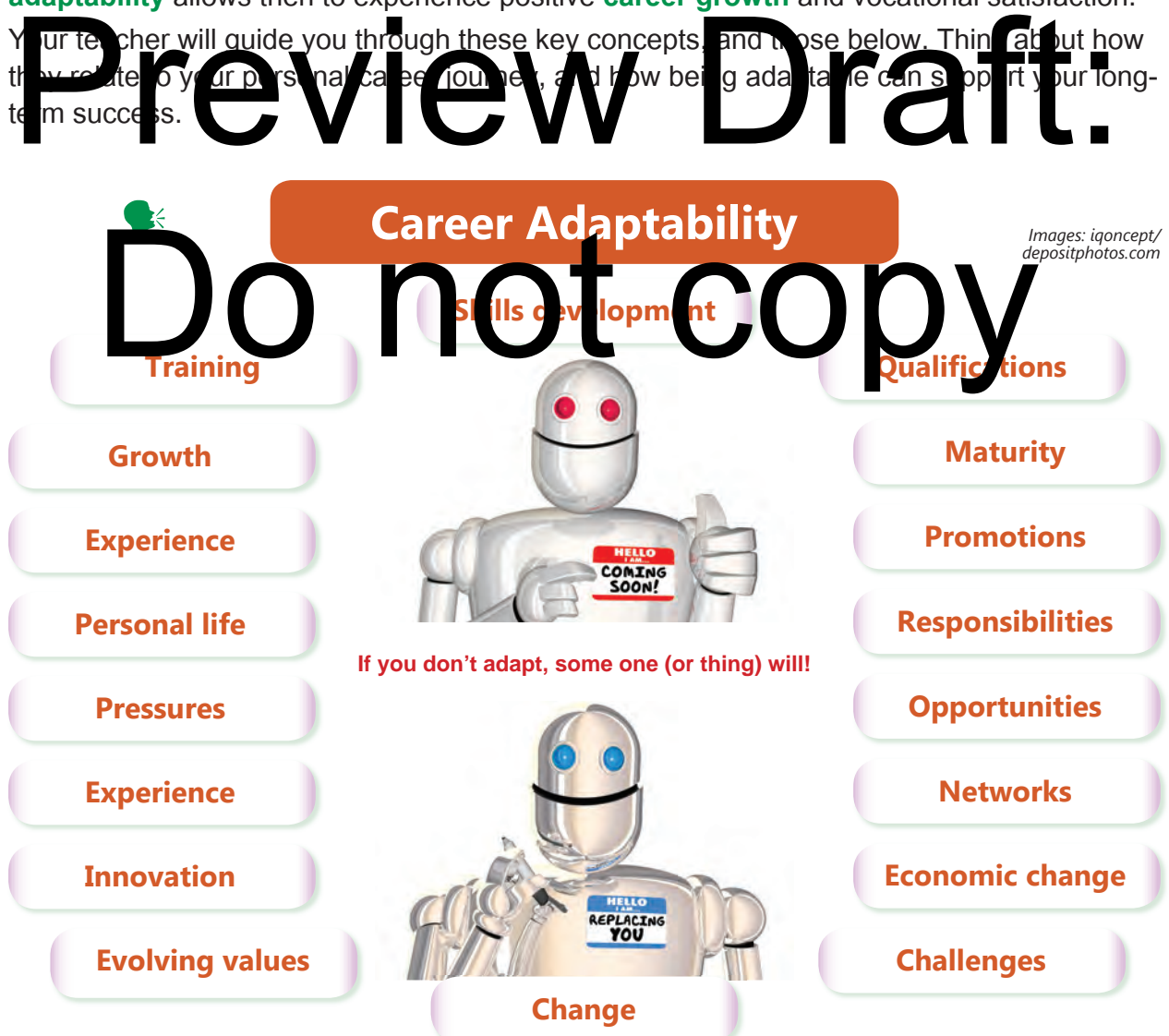
- ⇒ **new opportunities** - exploring and embracing new roles, occupations or industry sectors,
- ⇒ **changes in job roles and responsibilities** - adjusting to evolving skills, tasks, technologies or work expectations, and
- ⇒ **shifts in the labour market** - adapting to economic changes, industry trends and emerging jobs and skills demands.

Three essential elements of **being adaptable** involve:

1. Being **flexible** and willing to change to try new approaches as circumstances evolve.
2. Embracing **lifelong learning** by continuously developing new skills and knowledge.
3. Being **proactive** by taking initiative in planning your career pathway and preparing for future changes

In today's fast-changing world of work, career adaptability helps you build **resilience** by empowering you to be ready to explore new **opportunities**. Whether a worker is seeking for their entry-level job, transitioning to a new role, or responding to market changes, **adaptability** allows them to experience positive **career growth** and vocational satisfaction.

Your teacher will guide you through these key concepts, and those below. Think about how they relate to your personal career journey, and how being adaptable can support your long-term success.



1. Explain the **3** essential **elements** that **workers** need to apply to be **adaptable**.

--	--	--

2. Describe how each of the **factors** below might **impact** on **your own career** at the **entry-level**, and then **after 3** or so **years**.

3. What **actions** could **you take** to remain **adaptable** in your career?

New opportunities such as...

New opportunities such as...

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Changing roles/responsibilities such as...

Changing roles/responsibilities such as...

Shifts in the labour market such as...

Shifts in the labour market such as...

Applied: Ask an employer about how to achieve career adaptability. Report back.



2.15 Career Adaptability

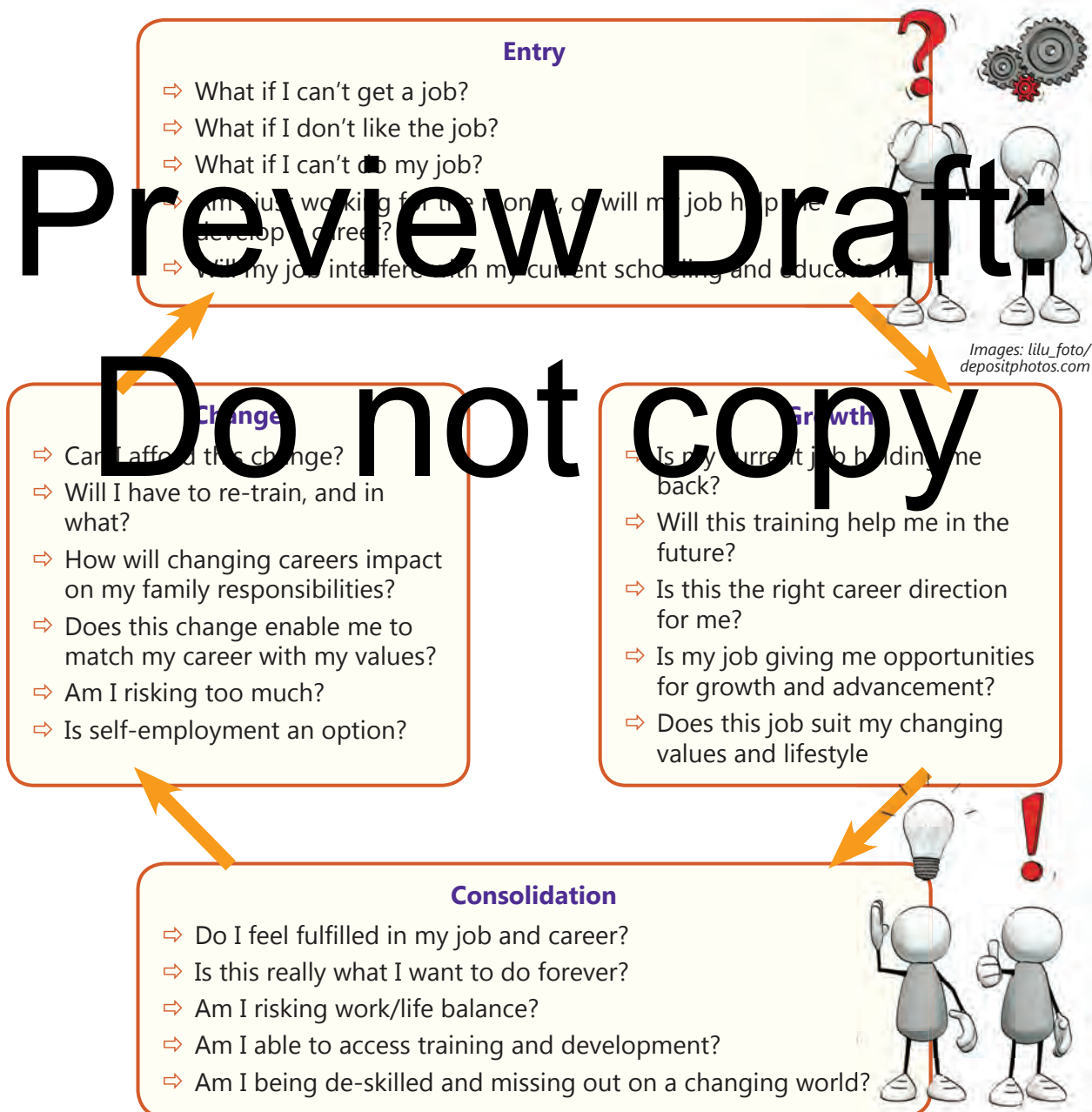
Managing risks

Career management involves the management of risks. Essentially this type of risk is related to opportunity cost. **Opportunity cost** can be summarised as the next best thing that you give up when making choices between decisions. So if you choose one option, you cannot have the other option (e.g. buying a Mars Bar or a Kit Kat!)

But if you don't take any risks, then you'll never do anything! Most jobs provide positives that are worth some element of risk. However, you need to manage risk so that you can manage your career - by **adapting**. The type of risks involved in career decision-making might change depending on the stage of your **career life cycle**. Some of you have investigated this before. But now that you are in the final stage of your 'school' life, you need to carefully consider how your career life cycle might evolve.



Career Life Cycle: Managing Risks



Images: lilu_foto/
depositphotos.com

A **career life cycle** simply means that you will experience different **changes** depending on the **stage of life** you are in. These **changes** will **vary** depending on the individual. However, **general types of changes** are **common** to most people such as leaving home, lifestyle, relationships, family and changing interests. But these all involve **personal** and **professional risks**.



i. How might the **career life cycle** impact at the **entry stage** on my career pathway? What can I do about this?



ii. How might the **career life cycle** impact at the **growth stage** on my career pathway? What can I do about this?



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iii. How might the **career life cycle** impact at the **consolidation stage** on my career pathway? What can I do about this?



iv. How might the **career life cycle** impact at the **change stage** on my career pathway? What can I do about this?



Extension: Interview a worker much older than you. Find out the risks they had to deal with - and how their work/life balance changed - at different stages of their career life cycle. What advice can they give you? Report back to the class



2.17 Unexpected Life Events

Unexpected life events

Just when you think you have everything under **control** the unexpected may happen. Unexpected life events might include such things as:

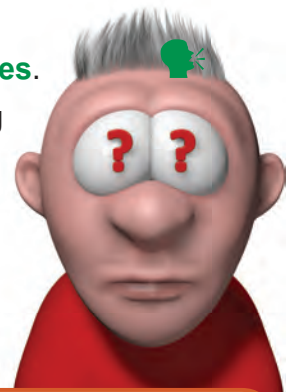
- ⇒ **breakdowns in relationships**
- ⇒ **geographic relocation**
- ⇒ **changes to financial circumstances**
- ⇒ **physical and mental health challenges.**

Image: drizzd/
depositphotos.com

Unexpected life events can significantly impact **career planning**, often requiring **adjustments** to career **goals**, **timelines** and growth **strategies**.

People face common, but personally unique, **challenges** when dealing with unexpected life events. So how do they cope? Most people do you know, that's a part of life.

- 🧠 In small groups, work through these four explanations to discuss how unexpected events might influence career decisions, and the actions that people can take to adapt to these.



🧠

1. Young workers (Entering the workforce)

At this stage, individuals are transitioning from education to work, often in entry-level jobs with lower job security and limited financial resources.

Breakdowns in relationships

Family or friendship conflicts may reduce emotional and financial support. There might be difficulty balancing work and personal challenges and responsibilities due to limited coping experience.

Can be **adaptable** by:

- ⇒ Seeking mentorship, support, advice or counselling.
- ⇒ Focusing on positive workplace relationships for stability.
- ⇒ Keeping career goals open and flexible while adapting to personal life changes.

Geographic relocation

May need to move for education, training or job opportunities. Relocation costs can be high without having savings, or job security.

Can be **adaptable** by:

- ⇒ Researching local industry and true job prospects and before moving.
- ⇒ Considering industries with remote or flexible work options.
- ⇒ Building transferable skills that can be applied across job roles in different locations.

Changes to financial circumstances

Job loss, unexpected expenses, or moving out of home, can be overwhelming. Lower earnings (as a young worker or apprentice) can limit career growth options.

Can be **adaptable** by:

- ⇒ Taking on casual, short-term, or gig work while job searching.
- ⇒ Looking for government support, assistance, or 'free' training options.
- ⇒ Building a financial reserve to help deal with lean times.

Physical and mental health challenges

Early career responsibilities, anxiety, exploitation, or health conditions can disrupt career momentum. Employers may not always be understanding of the pressures on younger workers.

Can be **adaptable** by:

- ⇒ Developing healthy work-life balance habits.
- ⇒ Learning about workplace rights for mental health support.
- ⇒ Considering roles with flexible hours, or less responsibility (and stress) if necessary.

2. Established workers (20s, Gaining career stability)



At this stage, workers are growing within their roles, building financial independence, and possibly starting long-term relationships and financial commitments.

Breakdowns in relationships

Break-ups, separation/divorce, or loss of friendships can affect emotional wellbeing. If supporting/supported by a partner, or in a co-living arrangement, this will impact financially.

Can be **adaptable** by:

- ⇒ Reassessing career goals and financial plans if a major break-up occurs.
- ⇒ Prioritising mental health and wellbeing and seeking support networks.
- ⇒ Maintaining a strong professional and family network outside personal relationships.

Geographic relocation

Moving for better job opportunities may require leaving family/friends. Career progression may depend on mobility. Can be **adaptable** by:

- ⇒ Assessing longer-term career benefits before relocating.
- ⇒ Strengthening online networks for remote opportunities.
- ⇒ Finding out about employer relocation assistance.

Changes to financial circumstances

Restructuring, redundancy, cost of living increases or unexpected debt may create financial stress; so too does managing major expenses (e.g. house deposits, car loans, student debt).

Can be **adaptable** by:

- ⇒ Broadening income sources if possible (e.g. safe investment and side gigs).
- ⇒ Focusing on career pathways with long-term earning potential and job security.
- ⇒ Negotiating pay increases based on experience; or training for and seeking higher-paying opportunities.

Physical and mental health challenges

Workplace stress may increase due to promotion or growing responsibilities. Potential early-onset health conditions or work-related injuries can arise. Can be **adaptable** by:

- ⇒ Setting clear work-life boundaries.
- ⇒ Seeking career coaching or mental health resources and support.
- ⇒ Exploring less physically-demanding or less stressful work roles if possible.

It happens to many couples at some point in life. And emotionally, both parties will be better off going their separate ways. However, the impact on finances - going from a working couple to 2 working singles - can have significant financial impact on each person's cost of living.



Image: ryanking999/
depositphotos.com

2.19 Unexpected Life Events



3. Mid-career workers (Mid-30s+, Increased responsibility & commitments)

By their mid-30s (and beyond), people may have settled into a profession or senior role, have financial obligations, and possibly a family to support.

Breakdowns in relationships

Separation/divorce, or co-parenting responsibilities, can disrupt career focus. Loss of personal support networks may increase stress.

Can be **adaptable** by:

- ⇒ Seeking workplace flexibility (e.g. remote work, adjusted hours).
- ⇒ Re-evaluating long-term career goals post-breakup.
- ⇒ Prioritising financial stability (e.g. legal protections, savings; as well as emotional wellbeing for all involved).

Geographic relocation

Career changes may require relocation, affecting the whole household; moving may impact partners and children, and lead to new housing/mortgage considerations.

Can be **adaptable** by:

- ⇒ Weighing career benefits against the impact on family.
- ⇒ If relocation isn't feasible, considering virtual work or regional offices.
- ⇒ Developing back-up plans just in case a career shift is needed.

Changes to financial circumstances

Major life expenses (mortgages, health, school fees) add financial pressure. Unexpected job loss or business failure can have broad consequences.

Can be **adaptable** by:

- ⇒ Building emergency funds and maintaining financial reserves and back-ups.
- ⇒ Consider additional training and upskilling for career security.
- ⇒ Negotiating benefits and long-term incentives with employers.

Physical and mental health challenges

Chronic conditions or high stress might impact productivity. So too can juggling career responsibilities and parenting as part of work/life balance pressures.

Can be **adaptable** by:

- ⇒ Exploring long-term sustainable career paths.
- ⇒ Leverage seniority and loyalty to request work flexibility.
- ⇒ Investing time in personal and physical and mental health and wellbeing to maintain career longevity.

Changing circumstances might bring about the need for more family-friendly work arrangements, such as working from home 2 days a week (i.e tele-commuting).



Image:
monkeybusinessimages/
Thinkstock.com

Describe how **unexpected events** might **impact** on **people** at different **stages** of their **life** and **career**. What could they do to **adapt** to this situation?



Potential unexpected events for younger, entry-level workers.	
Breakdowns in relationships	Geographic relocation
Changes to financial circumstances	Physical and mental health challenges

Potential unexpected events for established workers.	
Breakdowns in relationships	Geographic relocation
Changes to financial circumstances	Physical and mental health challenges

Potential unexpected events for mid-career workers.	
Breakdowns in relationships	Geographic relocation
Changes to financial circumstances	Physical and mental health challenges

2.21 Career Risk-Taking

Career risk-taking

At times you might have to manage **personal risks** and **professional risks** so as to advance your career. Hopefully the strategies that you have investigated throughout this entire section will assist you to do this.

Four major personal risks that you might need to consider as part of your career pathway are outlined here. So do you think they'll apply to you, and if so, when? Read and discuss

 these in groups or as a class.

Relocating

What: This is when you move to a different geographical region, including interstate, to pursue job opportunities, or to take up an available position.

Why: Structural factors might mean that certain skills are not needed locally, but career opportunities may be occurring in different regions.

When: May occur at the start of a career with young people taking on opportunities such as jobs and apprenticeships in certain locations (AFL draftees have to do it all the time). Many uni graduates will leave regional areas to study and subsequently work. However, a growing number of people are moving from urban to regional areas mid-career to take on steady work (such as teaching & nursing), or start their own enterprise.

Potential benefits

- ⇒ You take yourself to where the jobs are.
- ⇒ Forces independence which creates transferable skills.
- ⇒ Access to better quality and more secure career-related work.
- ⇒ Expands your network.
- ⇒ Exposes you to new cultures and different ways of doing things.

Risks to manage

- ⇒ Loneliness and homesickness.
- ⇒ Have to support yourself living independently.
- ⇒ Losing your current network.
- ⇒ Have to establish yourself in a new community.
- ⇒ The job may not be long-term or secure.

Accepting less pay

What: At times you might be presented with a job opportunity that pays less, yet offers greater potential longer-term benefits for your career pathway.

Why: The job could align more with your values, offer more job security, provide better non-income conditions, offer more job satisfaction, lead to enhanced career development, have more suitable hours, or even be closer to home.

When: Starting out and moving from being a casual to a permanent employee; or taking on an Australian Apprenticeship on a training wage. Or as part of career growth, taking a new role in a different industry or occupation in order to achieve self-fulfillment or better work/life balance.

Potential benefits

- ⇒ More job satisfaction.
- ⇒ Better long-term security.
- ⇒ More pathways opportunities.
- ⇒ Develop new skills.
- ⇒ Broaden your network.
- ⇒ Can support work/life balance.

Risks to manage

- ⇒ Financial loss.
- ⇒ Can impact on standard of living.
- ⇒ New opportunities may not eventuate.
- ⇒ Re-starting a career may lower job security.

Gap year

What: The growing incidence of young people taking a break after year 12 by deferring study to pursue other interests, build life skills, develop transferable skills - and at times - work to accumulate some savings.

Why: It adds to personal growth and can assist to clarify career interests and goals. People can come back much more mature and clear-headed than when they were still a part of the secondary school system.

When: A gap year usually happens straight after year 12 or after further study. However, many older people are utilising a gap year to take a career break, reassess and develop a new suite of transferable skills.

Potential benefits

- ⇒ Builds life experience.
- ⇒ Acts as a pressure valve after year 12.
- ⇒ Builds transferable and/or specific skills.
- ⇒ Can contribute to the community.
- ⇒ Can save money.
- ⇒ Can help to clarify career ambitions.
- ⇒ Can enable a change in career direction.

Risks to manage

- ⇒ Loss of career momentum.
- ⇒ May be a waste if nothing significant is achieved.
- ⇒ Hard to get back into study routine.
- ⇒ Can leave a young person in debt (i.e. overseas travel).
- ⇒ Gap year can become a gap decade!

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Nigel and Sasha are just about to start their 10th consecutive gap year to recharge after Uni!



Re-training

What: Re-training is when people develop new sets of skills through formal training, or enhance their skills portfolios by broadening their skills-sets. It can even involve training and qualifications to support a career shift or relaunch.

Why: People gain skills working in a job role or career position, but they can also become de-skilled. New career opportunities can emerge during a career life cycle and re-training can enable people to upskill and take advantage of emerging opportunities. Structural shifts in the economy can undermine job security, but can also open up new opportunities.

When: After establishing your career you can re-skill to advance your position. Redundancy can force re-training. As your career matures you might want to shift your career goals and complete new and varied qualifications.

Potential benefits:

- ⇒ Career growth.
- ⇒ Potential for more income.
- ⇒ Access to emerging or better opportunities.
- ⇒ Can be a buffer against changing economic conditions.

Risks to manage

- ⇒ Can be expensive, i.e. course fees.
- ⇒ Can threaten work/life balance.
- ⇒ Loss of income through studying and not working.
- ⇒ The new skills might not be valued in a changing economy.

2.23 Career Risk-Taking

2H Managing risks

Part A: Personal and professional risks

Outline potential **personal** and **professional risks** that might occur in relation to each of these **actions**. You can add **1 more** type of **risk** that might relate to **your own personal circumstances**.

Explain whether these **actions** will be part of **your decision-making next year** and what might be **major risks** for you associated with this.

Repeat this for **‘in the future’** as part of **your career development** (perhaps 3-5 years).

Potential risk	Personal risks?	Professional risks?	Likelihood for you next year?	Likelihood for ‘in the future’?
Relocating				
Accepting less pay				
Taking a gap year				
Undergoing re-training				

Part B: My Career: Being Enterprising & Adaptable

Use the advice in the article on p.43 to compile a list of at least **6 action statements** that **you** could apply for your **career pathways development**.

My Career: Being Enterprising & Adaptable

The more enterprising you are the more likely you are to build an enjoyable career. Being enterprising requires adaptability by being proactive and seeking opportunities, rather than sitting back and letting others dictate the terms of your life.

Accept responsibility through effective self-management.

Employers don't come knocking door-to-door offering real jobs. It is your responsibility to go out and develop your career. Use your network, contact people, get online, research organisations, register with agencies and do the leg work. Some people describe looking for work as a full-time job in itself. The more you put in the more you will get out of it.

Take the responsibility to establish the foundation upon which the rest of your career is going to be built. And if you don't enjoy your current job then do yourself your own kindness, you, your customer, and your employer, a favour, and take steps to get the skills, training and experience needed to find a different job that you are more likely to enjoy. Perhaps self-employment might suit?

Solve problems by making informed decisions.

You don't need to decide your future right away. So if you are unsure, get help from your careers teacher, or get a taste of the workforce through work placement. It's your decision what to do with the rest of your life - so make the right one that suits you - and not your friends.

And remember that changing direction too often might be just as harmful as never changing direction at all.

Evaluating performance and seek feedback.

In your life you have to get realistic. We see those off-key, whiny, self-absorbed windbags on reality TV who can't deal with being told they have no talent. Well none of us are good at everything, we each have different aptitudes and abilities. Build a career around doing things you enjoy, acquire the skills to support this career development, and keep away from those things at which you will never be good. Sometimes you have to face the truth to get the most successful career outcomes. Some things might better be left as a hobby.

Adapt by being flexible and thinking creatively.

The world is changing; for better or worse. You need to be prepared to adapt to changing situations and circumstances. This means new products, different working hours, learning new skills, and taking a new approach to career development. Make sure that you are the sort of person that will be valued and needed to work in the modern commercial environment.

Be flexible, learn and re-learn and take advantage of opportunities when they present themselves. If you are a problem solver then you will always see your career develop.

Show initiative by managing risk.

Some people find that a traditional career doesn't suit them. Develop your own career pathway using a portfolio approach or by establishing your own enterprise. But be careful, this approach carries more risk so make sure that you develop experience, a strong skill base and a supportive network before you embark on enterprising ventures. You must research your industry and your market. The ability to take and manage risk goes a long way towards developing your career. Imagine the satisfaction knowing that you are responsible for your own career growth.

Communicate, communicate and then communicate some more.

We cannot overstate the importance of effective communication. No amount of training nor qualifications can overcome someone with poor interpersonal skills. So work on developing these across all your employability skills.

Develop your personal and social competencies and transfer these to work-related situations.

So what next?

Let's keep this short and sharp.

The characteristic that most employers report that they feel is lacking in young employees and job-seekers - is initiative.

So how about using that as an icebreaker when approaching or cold-calling employers?

"Most employers feel that young people lack initiative so I'm calling you to ask advice about how I can develop my career pathway."

Try it, it just might work!

2.25 Assessment Task 1

AT1 'Response' Assessment task // Personal management or Learning and work exploration

For your Unit 3 **Response** assessment task you will complete either:

- ☐ **AT1a: Personal Management and Initiative - Response;** or
- ☐ **AT1b: Labour Market Trends - Response;** or
- ☐ **A combined task featuring content from 1a & 1b;** or
- ☐ **Some other 'response' task as set by your teacher.**

In total, the 'response' task will account for one of your four assessment tasks for Unit 3.

Requirements

You will usually complete your **Response** task under **structured** or **test conditions**.

This helps prepare you for the rigour of the **Externally Set task** later in the unit.

Your teacher will inform you of the **scope** and **format** of the task, and the **topic areas** that you will be required to respond to. This will enable you to properly **research** and **prepare** for the task.

Response assessment tasks may consist of:

- ⇒ **closed questions** (i.e. one correct answer)
- ⇒ **open questions** (i.e. extended explanations and discursive answers that are also likely to require descriptions of applied examples)
- ⇒ **retrieval charts** or overview **templates** (i.e. identifying, explaining and summarising key information from topic areas or stimulus materials, evaluations of strengths and weaknesses, costs/benefits, and other similar structured tasks).

Example: Personal Management and Initiative - Response (20 marks)

1. In simple terms, what is **initiative**? (1 mark)
2. Why is having **initiative important** for **career development**? (2 marks)
3. Describe **4 examples** to show how a **young worker** might apply **initiative** in **work-related** situations. (4 marks)
4. Outline an **advantage** and a **disadvantage** of taking **personal** and **professional risks** in relation to both **relocating** and **accepting less pay**. Note: You could set up a table to show these. (4 marks)
5. **Career adaptability** requires **workers** to **manage risks** and **apply initiative** at different **stages** of their **career**, such as: **entry-level, 2-3 years in, 5 years +**.
Note: You could use a table for your responses.
 - a. Describe a **risk** you might face in each of those **3 stages** of **your own career development**. (3 marks)
 - b. How **could you** apply **initiative** to adapt and deal with **those risks** that might **impact on you** at **each stage**? (3 marks)
 - c. Explain a **benefit** that might **occur** as a result of each **those actions** in **part b**. (3 marks)

Personal Management and Initiative - Response AT1a
Personal management //

For your Unit 3 **Response** assessment task you will complete either:

- ☐ **AT1a: Personal Management and Initiative - Response**; or
- ☐ **AT1b: Labour Market Trends - Response**; or
- ☐ **A combined task featuring content from 1a & 1b**; or
- ☐ **Some other ‘response’ task as set by your teacher.**

In total, the ‘response’ task will account for one of your four assessment tasks for Unit 3. Your teacher will inform you of the **scope** and **format** of the task, and the **topic areas** that you will be required to respond to. This will enable you to properly **research** and **prepare** for the task.

Task scope, formats, details and dates

Topic areas that will be covered

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Name:		Key dates:		UNIT 3 AT1a	
AT1a: Personal Management and Initiative - Response		Must Do?	Due Date	Done	Level
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2.27 Review and Reflection

Review and Reflection

How did I develop my employability skills during this unit of work?

→

→

→

→

How have my employability skills also helped me to improve in my personal life?

→

→

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How have employability skills helped to improve my future career prospects?

→

→

→

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My performance in developing my employability skills in this unit of work was:

0 not shown	1 low	2 reasonable	3 good	4 very good	5 excellent
----------------	----------	-----------------	-----------	----------------	----------------

What were my strongest areas of performance? What should I work on improving?

My strongest topics/skills were:	But I need to improve my skills in:

Signed: _____ Date: _____

Personal Financial Management

3

3.01 Personal Financial Management ...48	3.15 Managing Your Spending62
3.07 Income and Expenditure54	3.19 Saving For The Future66
3.11 Budgeting58	3.23 Graduated Assessment 370

Activities 3: Personal Financial Management		p.	Due date	Done	Comment
3A	My financial management	49		<input type="checkbox"/>	
3B	Effective money management	53		<input type="checkbox"/>	
3C	Wage rates	55		<input type="checkbox"/>	
3D	Expenses	57		<input type="checkbox"/>	
3E	Surplus or deficit?	59		<input type="checkbox"/>	
3F	My Budget	60-61		<input type="checkbox"/>	
3G	Me and money management	65		<input type="checkbox"/>	
3H	Doing the sums	69		<input type="checkbox"/>	
GA3	Personal Financial Management	70		<input type="checkbox"/>	

Comments:

3.01 Personal Financial Management

Personal financial management

For young people, school-leavers and entry-level employees balancing work and/or post-secondary study, managing personal finances is crucial.

Image: amarosy/
depositphotos.com

For many, this is a time of higher income with some level of **financial freedom**.

However, this is also a time of new and growing **costs**, including many of those that are part of an **'adult' lifestyle**.

Mastering personal financial management is vital. If you can manage your 'money', you can set the foundation for long-term financial stability and independence.

So let's do a brief overview of some key actions that you can apply to your own financial management to help set you up for life.



Personal Financial Management

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Personal financial management - 6 key actions

1. Setting financial goals

- ✓ Helps create a sense of direction and motivation (e.g. saving for a car, moving out, or further education).
- ✓ Encourages financial discipline and better decision-making.
- ✓ Prevents unnecessary spending by focusing on priorities.

2. Tracking income and spending

- ✓ Ensures that money is used wisely and helps identify spending patterns.
- ✓ Avoids living payday to payday by understanding where money goes.
- ✓ Helps in cutting unnecessary expenses, allowing for smarter financial choices.

3. Budgeting

- ✓ Helps balance income with expenses to avoid financial stress.
- ✓ Prevents overspending and potential debt, especially with new financial responsibilities like rent, bills and transport.
- ✓ Makes it easier to allocate money towards essential expenses, savings and future goals.

4. Saving and investing

- ✓ Builds financial security and enables young workers to handle unexpected expenses.
- ✓ Encourages good financial habits early, leading to long-term financial growth.
- ✓ Helps take advantage of compound interest (e.g. investing in superannuation early maximises retirement savings).

5. Planning for the unexpected

- ✓ Prepares for emergencies such as job loss, medical expenses or car repairs.
- ✓ Reduces stress by having a financial cushion, and therefore less need for debt.
- ✓ Encourages responsible decision-making, such as getting insurance and setting aside emergency funds.

6. Seeking assistance

- ✓ Provides access to expert advice on managing money effectively.
- ✓ Helps prevent financial mistakes that could lead to debt or financial insecurity.
- ✓ Encourages continuous financial learning through professional advice, reputable online resources, and support networks.

1. How would you describe your **personal financial management skills** at this point in time? Give support **examples**.

2. What strategies and actions do you currently use in your **personal financial management** in relation to each of these **6 areas**.
3. What **digital tools** do you make use of to do these? How useful are these?
4. What **help** and **advice** have **you accessed** or **can you access**? **Who provides this advice**?



Action	Strategies/actions I currently take.	Digital tools / Usefulness	Help/advice available
1. Setting financial goals			
2. Tracking income and spending			
3. Budgeting			
4. Saving and investing			
5. Planning for the unexpected			
6. Seeking assistance			

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3.03 Personal Financial Management

Money matters

Yes it does! Although money may not be the key to a happy life, financial stress can certainly be a quick road to an unhappy life.

A person with good **financial numeracy** is able to develop, use and apply numerical skills to better manage their money and financial obligations.

🧠 Consider your own financial position at the moment. Do you work? If so how much **income** do you earn? Is this regular? If you don't work, then from where do you get your money? What is your **wealth** (i.e. your assets)? As a young person still at school, probably not very much at all!

Do you have **debt**? How much, and why so? Are you going to have to go into debt in the near future to pay for study, for a car, for personal and/or work purposes, or to move away from home to gain employment?

And what do things look like for next year. Full-time work? Part-time/casual work and study? An apprenticeship. A gap year? Whatever your choices are for beyond Year 12, money is going to be a key consideration in what you do, and how you live.

Managing money

Understanding how to manage money is actually quite easy. Just like maintaining a healthy weight.

With weight the equation is: Energy (kj) in should = energy (kj) out. Too much in or too little out; you get heavier. Less in or more out; you get thinner.

When managing money the equation is: Money out should be equal to or less than money in.

☹ Too much out (spending) or not enough in (income): you go into debt.

😊 Less money out or more money in: you start building savings (wealth).

Although it's true that the money management equation is easy (just like the weight/energy equation) **managing your money is actually quite hard.**

The theory is simple, the actuality is harder to achieve.

Contemporary life is expensive and young people, even if they do have a job, generally don't earn much at all! And many things cost so much!

It is important to realise that one side of the financial equation is easier to manage than the other.

You can't do much about the money-in side (**income**) except to try and get a job and build a future career. That takes time, skills, training, experience, commitment and patience!

However, the money-out side (**expenditure**) is the part of the equation you have direct responsibility for. Unfortunately, that takes discipline.

And **financial discipline** is hard.



Image: selensergen/
Depositphotos.com

One real positive about using cash is that it makes it easier to keep track of your spending - and helps you avoid debt!

Just tap 'n' go!

Back in 2020, Australia recorded a financial milestone. For the first time in history the proportion of **digital, non-cash transactions** exceeded the number of **cash-based transactions**. This change was partially caused by changes in **purchasing habits** brought about by the acute phases of the COVID-19 pandemic. The shift towards **online** shopping, **contactless** trade and other **e-commerce** methods, meant that people increasingly turned to digital payment **apps** to make the majority of their day-to-day purchases.

The ongoing evolution in one-touch app-based services such as Uber Eats, as well as the huge switch to online retail portals, combined with the growth in the use of **digital wallets** among young people, has seen many people rely on their smart devices, smart watches and other purchasing apps to digitally pay for even the most minor of purchases.

And this trend will continue, as you, the **digital natives**, continue to make use of these evolving shopping and money management apps. Cash used to be 'king'. But has cash now had the 'jack'?

Financial discipline

Digital shopping methods and e-payment apps are usually easier, quicker and more convenient for consumers to conduct purchase transactions.

But in reality, any digital tool that makes it easier, quicker and more convenient for you to spend your money can lead to immediate, and very real, money management problems.

Therefore, it is becoming harder to achieve financial discipline. This is happening because people are increasingly using quick and easy **digital payment platforms** when out shopping or when paying for purchases. Consumers are also over-using one-touch **apps** and **digital wallets** when shopping online. And unfortunately, young people are racking up a lot of debt using **buy-now-pay-later** digital payment platforms such as After Pay.

Throughout history, many people have struggled to maintain financial discipline. But now you can spend all of your money - tap, tap and tap - in just a few quick transactions, without even leaving the couch! But if you run out of digital 'credit', then don't worry, just AfterPay it!

Some very real problems associated with these contemporary changes in behaviour mean that people:

- ☹ buy too much because the purchase transaction is easier, and is often faceless
- ☹ lose track of how much they're spending on a day-to-day basis
- ☹ spend all their own money quickly because they are making lots of smaller transactions that accumulate quickly into a larger amount
- ☹ overuse credit, especially through digital 'credit' platforms
- ☹ start each 'week' from a position of debt.

Financial management is about making sacrifices now, so as to create a better longer-term **standard of living**.

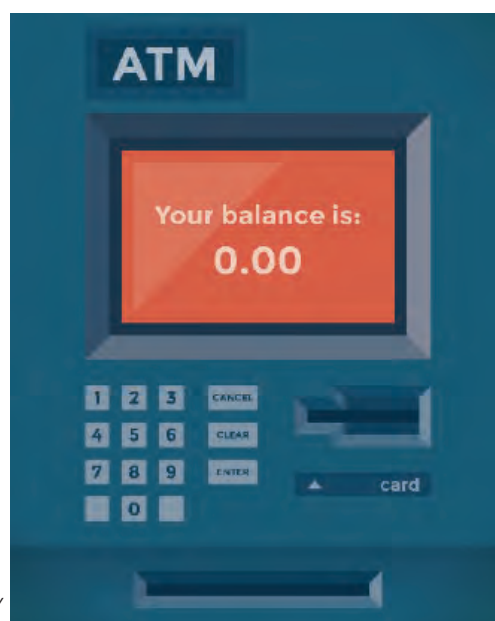


Image: iStockphoto.com/Depositphotos.com

3.05 Personal Financial Management

Digital wallets

In essence, a digital wallet is a mobile application that enables a person to:

- ⇒ make payments from their existing account balance (like a digital debit card), or
- ⇒ to make payments using credit from the app provider such as a bank (like a digital credit card); or
- ⇒ a combination of both debit and credit transactions.

Most digital wallets are operated through a **smart phone**, or **smart watch**, or **smart device**.

Digital wallets can also store loyalty cards, discount coupons and other similar digital shopping add-ons.

So in the digitised world of the 2020s, digital wallets are quickly becoming a replacement for cash-based transactions.

As long as the user transfers money into their debit account, it's just like having cash in their wallet.

This can help a person more easily manage their budget or weekly spending limit. As they can't spend what is **not** in their digital wallet.

Many of the apps have push notifications that keep the user up-to-date on their balance and other information.

However, if the e-wallet is also tied into a credit 'card', even a similar type of credit feature, then it is very easy for a user to lose control of their spending, especially given the comparative ease of online and digital shopping.

Digital wallets can also be set up to easily and regularly transfer funds from an existing debit balance.

And of course, many small businesses, such as hospitality, service providers and speciality retailers have gone cashless - sometimes for security reasons.

But because digital wallets are so easy, quick and convenient to use, you have to stay on top of any potential problems - including **digital security** issues.

So in this age of all the smart apps and devices managing your life for you, it is even more important for you to 'check your digits'.

💡 So what does your class reckon about these? Yea or nay!



Digital wallets. The way of the future - or just for convenience? What do you think?

Image: Mikos/
Depositphotos.com

Do not copy

Image: VectorStory/
Depositphotos.com



1. What is the **money management equation**?

2. Why is that **financial discipline** is **hard** for many people?

3. How would you describe your **money management skills**? What strategies do you use to help you?

4. What elements of **money management** could you do with some **help with**? Why is that? **Who** or **what** could help you?

Applied: Have you seen 'Teenage Boss' on ABC iView? Why not watch a few episodes and take note of how things play out.

Get advice from an older family member or mentor about strategies they use. Report back to the class and make a list of 'Top Money Management Tips'.



3.07 Income and Expenditure

Income

Income is money that any individual or enterprise earns from various sources, such as working, investing, or operating a business.

Most people in Australia earn a **wage** or a **salary**; and about 2 million people are **owner/operators** of their own businesses hoping to earn a **profit**. Many investors receive **dividends** from both private and public (sharemarket) companies. Banks and other financial institutions offer **interest** on savings and investment bonds. Many people also receive **transfer income** from the government through various welfare payments.

As people accumulate **wealth** over the course of their working lives (by spending less than they earn) they might then **invest** in assets to earn investment income, such as:

- ⇒ interest from savings
- ⇒ dividends from owning shares
- ⇒ capital gains from selling assets (shares, property, art, etc.) and
- ⇒ rent from investment properties.



Image:
Suriyapong Thongwattana / Shutterstock

Preview Draft:

Main types of income

- ⇒ **Wages:** Income amounts paid for an employee's labour and determined on an hourly basis. They are commonly used for trades, para-professional, clerical and service industries.
- ⇒ **Salaries:** Income amounts paid to professionals and high-skilled employees. Salaries are calculated (but not paid) on a yearly/annual basis.
- ⇒ **Commission:** An incentive payment usually based on a proportion of sales, fees or revenue. Often used for people in sales roles and real estate.
- ⇒ **Payment in kind:** Non-monetary payments given in return for labour. For example, a nanny might receive free food and accommodation as part of their employment remuneration in return for a lower income.
- ⇒ **Piece-rate:** Payment used when a person (often a sub-contractor) is paid depending on the amount of items (or units) they produce. For example, someone sewing garments might receive \$2 per garment; or someone delivering food might receive \$5 per delivery.
- ⇒ **Allowance:** Payments given to offset the cost of work-related necessities, such as uniform cleaning, or for meals associated with travel and overtime shifts. Allowances might also be paid for clothing, tools of the trade, or other specific work-related requirements and higher-level responsibilities (e.g. first-aid).
- ⇒ **Superannuation:** Amounts paid under law by employers that become available at retirement, 12% of an employee's income from '25/26.
- ⇒ **Interest:** Amounts earned on savings and investments.
- ⇒ **Dividend:** Amounts earned on shares as part of a company's profit (a dividend is paid at a rate per each share held).
- ⇒ **Profit:** The net result (or gain) of a business after all expenses and costs have been accounted for.

Wages

Wage-earners are paid for the number of hours that they work. A standard **full-time** working week is usually considered to be 38 hours.

Most jobs that you do as a younger person are likely to be paid using **wages**, and nearly all trades occupations and most other non-professional occupations are also paid using hourly **wage rates**. This means that you and your employer **might**

have to fill in a **timesheet**, or you might have your hours recorded automatically when you sign in and/or clock on and off.

The amount you get paid is your hourly wage rate. Wage rates are determined by one of three work arrangements: **awards**, **registered agreements** or a **minimum hourly wage rate** set annually by **The Fair Work Commission**. (See more in Section 12.)



Image: vinnstock/iStock/Thinkstock

Wage rates

A timesheet (and a pay slip) will also include the relevant hourly wage rate for the hours that are worked. This hourly rate might differ depending on varied factors.

- ⇒ The award or registered agreement under which the employee is employed (or the minimum wage rate).
- ⇒ The occupational classification of the employee.
- ⇒ The age of the employee (for junior staff under 21 and/or trainees and apprentices).
- ⇒ The time of day worked (if penalty rates apply).
- ⇒ The day of the week worked (if weekend penalty rates apply).
- ⇒ Extra hours worked (if overtime penalty rates apply).

So how could you actually find out which rates and conditions apply to various jobs, or for your own job? You've done this before (in Year 11 CAE). So, discuss as a class.



Wage rates 3C

1. Research and **compare** the **wage rates** for an **occupation** you are interested in. Find out the **hourly** pay rate, **casual loading** and **penalty loading** that might apply.
2. Calculate the proportional **junior rates** for **different ages**.
3. If relevant for this occupation, estimate and/or calculate the proportional pay rates for an **apprentice** at 1st year, 2nd year, 3rd year and 4th year.

Applied

Check out Fair Work Ombudsman which has an online Pay Calculator tool called PACT. But you'll need to know some key information to use this correctly. Your teacher can help guide you through the PACT tool.

<https://calculate.fairwork.gov.au>



3.09 Income and Expenditure

Expenses

Well you all know it. Living your life costs money. And the lifestyle you might **want** to live can be really expensive. And at times, leading even just a basic life can be full of day-to-day, week-to-week, month-to-month and year-to-year expenses just to meet your **needs**.

For **personal** situations expenses might include mortgage repayments or rent, groceries, utilities, motor vehicle costs, bills, personal items, health and medical bills, education costs, entertainment and other outlays.

Expenses refer to the costs incurred in **business** such as wages, materials, utilities, stock, inputs, equipment and many other payments.

Sometimes expenses might simply be called **costs** or **outgoings**.

Expenses and you

Your most common and costly expenses at this stage of your life will be quite different from when you were 10-11 back in primary school.

As soon as next year - as a young adult - you will also find your pattern of expenditure will be different from now. And for those of you running a motor vehicle, you already know about the cost associated with that lifestyle freedom.

And of course, when you are living independently, you will also have to take on responsibility for a whole new range of adult expenses.

And should we mention any expenses associated with being a parent sometime in the future? Well that's a whole new ballgame!

The diagram shows some of the main expense categories for young people, your age, attending school. How closely do these match your life?



Image: dapor2560/
Depositphotos.com

Main Expenses Now...

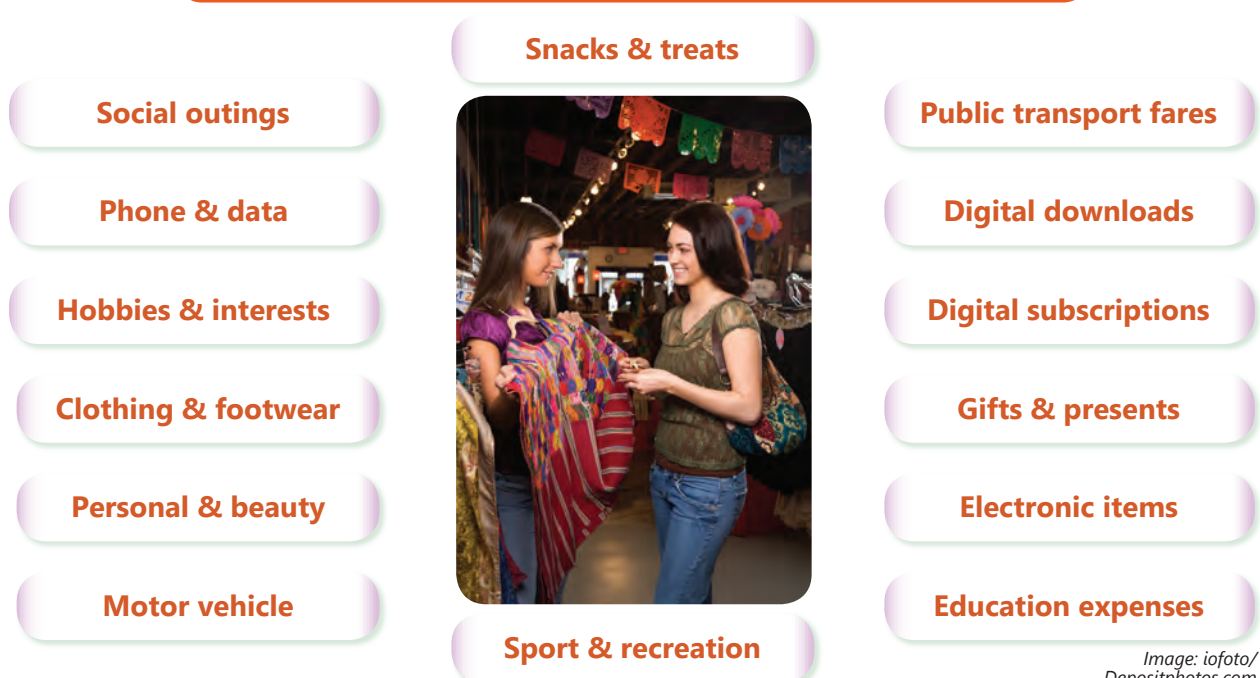


Image: iofoto/
Depositphotos.com

1. Without calculations, **rank** these 14 major **expense** items (and add 1 more) in order from 1, highest to 15, lowest, **for you** at this stage of your life.

- | | | |
|------------------------------------------------|----------------------------------------------|-------------------------------------------------|
| <input type="checkbox"/> clothing & footwear | <input type="checkbox"/> gifts & presents | <input type="checkbox"/> public transport fares |
| <input type="checkbox"/> digital downloads | <input type="checkbox"/> hobbies & interests | <input type="checkbox"/> snacks & treats |
| <input type="checkbox"/> digital subscriptions | <input type="checkbox"/> motor vehicle | <input type="checkbox"/> social outings |
| <input type="checkbox"/> education expenses | <input type="checkbox"/> personal & beauty | <input type="checkbox"/> sport & recreation |
| <input type="checkbox"/> electronic items | <input type="checkbox"/> phone & data | <input type="checkbox"/> |

2. Estimate and **calculate** how much **your expenses** are **per week**/or **per 4 weeks** in the **top 10** categories. Calculate their proportions as a **percentage**.

1.	2.
3.	4.
5.	6.
7.	8.
9.	10.

Applied extension

- In your work folios, or using a computer, construct a properly-labelled pie chart to show the relative proportions for each expense category.
- Think ahead to this time next year.
Estimate how much your expenses might be per week/or per 4 weeks, across 10 major categories. Calculate the proportions as a proportion.
- In your work folios, or using a computer, construct a properly labelled pie chart to show the estimated relative proportions for each expense category.
- Comment on why these two sets of figures are similar or different.
- What might have to change in your life to cover these expenses?
- Who actually pays for your expenses now? Is it you who covers the costs? Or is it your parents, your siblings, or someone else? Why is that?
- How might this change in the future? Will you bear responsibility for some, most, or all of your expenses then? Or will you need to get help?

3.11 Budgeting

Personal budgets

Being able to create and manage a personal budget is an essential skill for your life, especially as you transition beyond school and into your adult lives!

It is vital that you manage your expenditure and minimise the use of credit; especially seemingly easy sources of credit such as buy-now pay-later, credit cards, 'payday' or instant loans, and interest-free purchase contracts. You also need to explore income sources such as wages and salaries, interest income and government benefits and assistance.

Additionally, you need to balance your expenditure with your income to manage your day-to-day financial obligations, to provide for longer-term spending requirements, to save for assets such as a car, and to save for your future.

Budgeting

A budget is a financial management planning tool that lists all of your forecasted revenue and expenses over a period of time. A budget allows you to see if you expect to have more money coming in (**surplus**) or more money going out (**deficit**). A budget can help you plan your spending more responsibly and allow you to take control of your finances. Financial control is about striking a balance between your **needs** (i.e. necessities) and your **wants** (i.e. non-essential and luxury items).

When you are budgeting it is important to be as accurate as possible by listing all of the expenditure items that you are likely to encounter. You should also budget for the expenses; some of these unknowns are likely to crop up unexpectedly.

You need to prepare different budgets depending on your personal circumstances and your goals. This means that your budget will be different when you are still at school, compared to when you might be studying in post-secondary education, and also when working.

An important part of budgeting is to compare your forecasted amounts with the actual amounts to see how much **variation** has occurred. This will help you plan more accurately in the future.



Image: Viola08/
iStock/Thinkstock

Potential expenditure categories and income sources

Expenses

- | | | | |
|-----------------------|-------------------------------------------------------------|------------------------------------------|------------------------------------|
| ⇒ mortgage or rent | ⇒ fines and charges | ⇒ household products | ⇒ subscriptions |
| ⇒ home insurance | ⇒ sporting/club fees | ⇒ lunches and coffee | ⇒ holidays |
| ⇒ contents insurance | ⇒ health insurance | ⇒ take-away, deliveries & meals out | ⇒ gifts and presents |
| ⇒ rates | ⇒ gym memberships | ⇒ haircuts/grooming | ⇒ donations |
| ⇒ electricity/gas | ⇒ pharmacy, dental, physio, optical, vet and other medicals | ⇒ clothing - personal | ⇒ special treats |
| ⇒ water | ⇒ phone | ⇒ clothing - work | ⇒ credit card repayments |
| ⇒ repairs/maintenance | ⇒ internet | ⇒ shoes and footwear | ⇒ personal loan repayments |
| ⇒ car loan/interest | ⇒ video/TV subscriptions | ⇒ union fees | ⇒ others, others - lots of others! |
| ⇒ petrol | ⇒ music purchases | ⇒ computing | |
| ⇒ insurance | ⇒ cinema | ⇒ electrical | |
| ⇒ registration | ⇒ entertainment | ⇒ child-care | |
| ⇒ service and tuning | ⇒ clubs | ⇒ school and education fees, books, etc. | |
| ⇒ maintenance/repairs | ⇒ groceries | ⇒ books, magazines, | |
| ⇒ public transport | ⇒ toiletries, beauty & health | | |
| ⇒ parking | | | |

Income

- ⇒ wages & salaries
- ⇒ government benefits
- ⇒ business income (profit)
- ⇒ interest income
- ⇒ investment income

Revenue

- ⇒ As personal income, revenue might include wages, salaries, interest earned, dividends, gifts, government benefits and other monies coming in.
- ⇒ Revenue can refer to business income from sales, fees, commissions, service provision and any other business income sources such as royalties or interest.
- ⇒ Sometimes revenue might simply be called income or incomings.

Expenses

- ⇒ For personal situations expenses might include mortgage repayments or rent, groceries, utilities, motor vehicle costs, bills, personal items, entertainment and other outlays.
- ⇒ Expenses can refer to the costs incurred by an enterprise such as wages, materials, utilities, stock, inputs, equipment and many other expenses.
- ⇒ Sometimes expenses might simply be called costs or outgoings.

Surplus or Deficit

- ⇒ A surplus exists when anticipated revenues are higher than anticipated expenses. A surplus can lead to savings.
- ⇒ A deficit exists when anticipated expenses are higher than anticipated revenue. A deficit can lead to debt.

Preview Draft:

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Surplus or deficit? 3E

Calculate the anticipated budget result (surplus or deficit) for each of these.

a. Revenue = \$475
Expenses = \$526

b. Revenue = \$87,000
Expenses = \$6,500 x 12

c. Revenue = \$1,500 + \$2,350
Expenses = \$1,000 + \$757 + \$2,134

d. Curly expects to earn \$150/week for 20 weeks and \$300/week for 30 weeks. His expenses are likely to average \$225/week over the year.

e. Mo runs a business that has average revenue of \$5,000 per month in autumn and winter but 20% more in spring and summer. Mo's expenses average \$950 per week.

3.13 Budgeting

3F My budget

1. Take a close look at the list of **expenditure categories** shown on p.58.
 - a. Identify **expense** categories that are part of **your spending patterns**. Show these below. **Add** other **expenses** not on the list that are **relevant** for **you**.
 - b. Estimate how much **you spend** on each of these **categories** either on a **weekly**, or a **monthly**, or an **annual** basis (this will depend on how often you actually pay for the item). Complete the table for each of these time periods. (Note: There is an average of 4.4 weeks for each of the 12 months of a year.)
 - c. Why do you think it is a **sensible** thing for **expenses** to be **multiplied** by **5 weeks**, rather than by 4 weeks, so as to equate to a month?
 - d. Include an '**other**' category. How much should you allocate to this? Why so?

[illegible]

2. Use the planner to forecast a **monthly budget** for **yourself** based on your current financial situation. You might have to convert some expenses from weeks into months. You will also need to include any **repayment obligations** that will fall due such as buy-now pay-later debts. Will you be in **surplus** or **deficit**?

Cash Budget/Financial Planner												
Name: _____												
Situation: _____ Date(s): _____												
Revenue items	\$ W1	\$ W2	\$ W3	\$ W4	\$ W5	Total \$	Total \$					
	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual
Revenue totals:												
Expenditure items	\$ W1	\$ W2	\$ W3	\$ W4	\$ W5	Total \$	Total \$					
	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual
Expenditure totals:												
Repayments Due	\$ W1	\$ W2	\$ W3	\$ W4	\$ W5	Total \$	Total \$					
	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual
Repayment totals:												
Total Revenue							Forecast:		Actual:			
Total Expenditure							Forecast:		Actual:			
Total Repayments							Forecast:		Actual:			
Budget Result							Forecast:		Actual:			

3.15 Managing Your Spending

Credit

Credit can be useful, but credit can be a trap: **because credit = debt**.

Increasingly, people are turning to credit to get the things they can't afford to buy right now. Many of their credit-based purchases are for luxuries or 'wants'.

One of the most shocking emerging socio-economic problems is the amount of debt being accumulated and carried by young people, including university and TAFE fees, personal loans for cars, credit card debt, mobile phone debt, 'interest-free loan' debt, 'payday' or instant loan debt, and of growing concern, 'buy-now pay-later' debt.

Credit is often advertised or sold as 'easy money'. Now you can get an instant or **payday loan** approved over the internet in just one hour. And many shoppers are turning to methods such as **AfterPay** and others, to buy-now and pay-later.

But never forget. The other side of credit is debt. And with debt comes interest and/or fees on that debt. And if you don't reduce your debt then you don't reduce the interest you have to pay. And then you will also pay interest on interest. And then interest on interest on interest. And by then you're in so deep you're going to find yourself in big financial trouble.

So is credit easy money? Read on! There are six main types of personal credit finance

available in Australia. You might have investigated these before, but now it is time to apply your more advanced applied skills to better manage credit, and to avoid the pitfalls associated with debt.

Image: kostsov/
iStockThinkstock



Preview Draft:

- ### 1. Mortgages
- ⇒ People can take out a long-term credit contract called a mortgage, or housing loan, to buy a house (and land).
 - ⇒ The term mortgage refers to the right of the lender to take possession of the property in the case of default. (Some people say that the 'bank' still 'owns' their home until the loan is paid off.)
 - ⇒ Home loan mortgages are normally taken out over 25-30 years. Mortgages are a pretty good use of credit because the value of the house and land will usually go up in the **long-term**.
 - ⇒ Borrowers actually gain **utility** (by living in the house) while building an **investment** from the value of the house (the land!) increasing.
 - ⇒ Younger people often over-borrow, using a deposit that is too small, and buying houses that are too expensive for a first-home buyer.
 - ⇒ They suffer mortgage stress and might default on their loan. Sometimes their 'house' is worth less than when they bought it, especially new house and land packages. So they end up in deeper financial trouble, with debt, and with no house.

- ### 2. Personal loans
- ⇒ People often use mid-term credit contracts such as personal loans.
 - ⇒ Personal loans are often used to pay for cars, household items, holidays, weddings and big-ticket items. The loan is repaid with regular repayments, including interest, over a period of perhaps 3-5 years.
 - ⇒ However, it can be a mistake to use personal loans to buy luxuries that are consumed immediately such as holidays; and for devices, that date quickly. e.g. A holiday can = 2 weeks of enjoyment but paid for over 5 years!
 - ⇒ It is better to save up for a holiday! (We won't mention about borrowing to buy engagement rings!)

3. By-now pay-later

- ⇒ This is one of the fastest-growing sources of 'credit' for consumers in Australia.
- ⇒ This 'pay in 4' type of credit is becoming the most easily accessible credit for young people
- ⇒ Key providers include AfterPay, Zip Pay and others.
- ⇒ Technically this is not a form of credit; it is an agreement to pay off an item over a number of instalments. i.e. 'buy-now pay-later'.
- ⇒ But you get to use the service, or take the item home straight away. But if you miss your repayments you pay fees!
- ⇒ Be very careful, as this can seem like 'easy' credit' but it adds up very fast!

Beware. This source of 'credit' is causing severe financial trouble for people aged 18-35 and for people on low incomes

4. Credit cards

- ⇒ People use the flexible credit offered by credit cards to buy groceries, personal items, consumer items, entertainment and gifts. Credit cards can also be used to pay for emergencies such as car repairs and medical bills.
- ⇒ But this form of credit can come at a high price. Credit cards are handy as long as you pay off your debt before the interest-free period expires. Otherwise, you could be up for a BIG interest bill!
- ⇒ Look ahead. If you can't afford to pay for an item within one month then you really must reconsider using a credit card to buy. Interest accrues quickly.

Beware. If you are using credit cards to pay bills then you are already sliding into financial trouble. Seek help immediately.

Image adapted from: Akudolf/iStock/Thinkstock

5. Interest-free purchases

- ⇒ Interest-free purchase periods are offered by retailers to purchasers of household goods, electricals and other big-ticket items.
- ⇒ Some offer finance periods of up to five years 'interest-free'.
- ⇒ The purchaser usually enters into a finance agreement with a third-party lender and/or receives a 'store credit card'.
- ⇒ If the purchaser pays back the 'loan' within the interest-free period then no interest is charged. However, there are likely to be substantial fees.
- ⇒ However, if the 'loan' is not paid off within the specified time then the purchaser is usually up for very high interest charges.

Beware: The recommended minimum monthly repayment amount is not likely to pay off the purchase price within the specified time.

6. 'Payday' or instant loans

- ⇒ This short-term form of credit is basically a cash advance.
- ⇒ Payday loans are usually from \$300 up to \$5,000+.
- ⇒ There are government regulations that cap the fees and charges related to these types of loans, but they are still very high.
- ⇒ Ads for these online and on TV make it seem fun and easy.
- ⇒ Need money, just Wallett-Nimble it! But they don't talk about paying the loan back!
- ⇒ Some providers now offer up to \$25,000 instantly. That's a lot of pain ready to happen right there!

Beware: If you are considering this type of credit then the best advice is: DON'T. You are already experiencing financial difficulties.

Financial help is available free. Cash advances are not!

Do not copy

3.17 Managing Your Spending

Money matters

As you start to move into financial independence you will have to develop tools, strategies and even an action plan to manage your spending. Of course, a **budget** is a good way to help estimate your planned income and expenditure. But a budget is of little or no use if you don't actually stick to it.

When you start **working** you will earn an **income**. However, apart from working more hours (and getting overtime if applicable), or getting a higher-paid job (which will happen in time over the course of your career), you will find that you can't do much about your income level. That is basically in the hands of someone else.

However, your own **personal expenditure** is within your **locus of control**. You decide what to spend your money on. Your spending patterns are based on your own decision-making. Of course, you know that moving out of home or buying a car are both very costly decisions. And these are decisions that are going to result in you having **financial obligations** week after week for the remainder of your days. Generally, these are financial obligations that must be met before any other spending. And that includes your own **discretionary spending** on social activities, treats or new clothing!

Image: stockarch/
Depositphotos.com



❏ What steps are you going to take to manage your money?

Preview Draft:

Don't

- ✗ Don't use digital or plastic for all transactions. It makes it harder to keep track of your spending.
- ✗ Don't overuse credit. You'll be working to pay back what you have already spent.
- ✗ Don't buy expensive items until your employment is secured. If you lose your job, how are you going to pay off the loan for your car?
- ✗ Don't use 'payday' and instant loans. They have fees and costs that mean you are usually paying back almost twice what you borrowed.
- ✗ Don't borrow 'long' to buy 'short'. i.e. Using a personal loan or a rolling credit card for a holiday means that you could be paying for your 2-week suntan for 5 years or more.
- ✗ Don't buy things you don't need. Most people have too much of what they don't need. Ask yourself? "Do I need this and do I need the debt!"
- ✗ Don't gamble to win. Gambling is designed to make you lose. That's how the industry makes its profits - by you losing!

Do

- ✓ Do arrange direct debits for essential items, such as loan repayments and bills.
- ✓ Do use cash for things for yourself. When you run out of cash, you can't buy any more stuff.
- ✓ Do use credit sparingly and only if absolutely necessary.
- ✓ Do pay back your card, pay-later and other debts as soon as you can.
- ✓ Do always pay back more than your credit card minimum balance payment required.
- ✓ Do go without luxuries to pay off debt, this reduces interest, and means more luxuries for you a little bit later!
- ✓ Do save for expensive items.
- ✓ Do go without if you don't need something you can't afford. Who are you trying to impress - or fool?
- ✓ Do get financial advice and help. It's often free from government and community agencies. Avoid financial advice from organisations trying to sell you a 'product', i.e. their advice.

1. For each of these **situations** outline honestly how **you handle these**, or how you are **likely to handle these** in the near future. **Add 2** more of your own.
2. Need to improve? In the final column, explain **actions** you can take to **improve** your **financial management skills**. Where could you get **help** and **advice**?



Situation	My situation	What can I do about this?
Using credit cards regularly.		
Paying bills by borrowing.		
Paying off credit card/ pay-later debt.		
Having job security and a steady income.		
Buying things I don't need.		
Using taps & taps rather than cash.		
Buying online.		
Spending my pay before I have earned it.		
Still paying off things I no longer like/ use or have.		
Borrowing for luxuries and things I don't need.		
Gambling!!!		
Having a budget.		
Accessing free and sound financial advice and support.		

Preview Draft:
Do not copy

View

Ever watched Extreme Cheapskates? If not, you're in for a real treat. Find some episodes online and discuss how these ultra-misers save money. Is there anything you can learn from their approaches?



3.19 Saving For The Future

Income and wealth

The most common form of income is from wages and salaries, but income also includes profits, interest, dividends and government benefits.

Wealth is different from income and is a measure of a person's assets or net worth. We build wealth by saving our income (i.e. spending less than we earn), or by using our income to buy assets that **appreciate** (go up or rise) in value. In Australia the main source of wealth is the family home, but there are other common sources as well.

- ⇒ The value of the family home.
- ⇒ Savings in the form of superannuation.
- ⇒ Investments (savings) in banks and other financial institutions.
- ⇒ Holdings of shares, stocks and bonds.
- ⇒ Owning businesses.
- ⇒ Holiday homes and investment properties.
- ⇒ Holdings of collectibles such as art and antiques.

Image: denphumi,
iStock/Thinkstock



Income or wealth

Throughout life people use income to buy consumables and services, as well as various assets. But not all of these assets will contribute to their wealth.

For example, as part of their lifestyle people will buy cars, household goods and other 'big-ticket items'. But these assets normally **depreciate** (go down or fall) in value, and as such contribute little to net wealth.

To determine net wealth you should consider the realisable value of these depreciable assets. The value of these assets is not the amount you paid for them, but rather the amount that you would get at auction for them if you have to sell them in a hurry. This 'realisable value' might be as little as 50% of the original purchase price for a fairly recent car in good condition, down to as low as 15-25% for household assets in good condition.

Net wealth

Net wealth is a measure of a person's (or household's) overall financial position. To calculate net wealth you need to subtract any **liabilities** (money you owe) from the value of your assets in order to determine your net wealth.

It is interesting to note that some people and households even have negative wealth. This means that they owe more than they own; and unfortunately their assets are of little or no value!

Australia's wealthiest people (2024)

1. Gina Rinehart, \$29b, resources
2. Harry Triguboff, \$18.8b, property
3. Mike Cannon-Brooks, \$18.3b, tech
4. Scott Farquar, \$17.9b tech
5. Andrew Forrest (& family), \$16.1b, mining
6. Cliff Obrecht & Melanie Perkins, \$11.5b tech
7. Richard White, \$10.1B, tech
8. Anthony Pratt, \$8.7b, manufacturing
9. Bianca Rinehart & siblings, \$8b, resources
10. Frank Lowy, \$7.9b, property

What does \$1 billion look like? Try drawing it!

Source: Forbes, Australia's 50 richest, Feb 2025

Saving

Saving refers to the financial situation whereby you spend less than you earn, and as a result you can accumulate this surplus in a savings account.

A bank (or financial institution) savings account pays you **interest** on your savings. You can consider this as a reward the bank gives you for putting your money with them. (In theory they have the opportunity lend this money out to someone else.) Banks and financial institutions offer different types of savings (or deposit) accounts, and the names of these will vary from institution to institution.

Transaction accounts

Transaction accounts are the main type of everyday banking accounts. These are the types of accounts that workers get their pay paid into. Wages and any government payments will also be credited to these types of accounts. Many customers are likely to find that the interest amount they earn is negligible; or perhaps even less than their account fees.

Transaction accounts are convenient for managing your day-to-day life. These accounts often have low, or no fees, for young people under 18 (with some limits).

People use transaction types of accounts to:

- 😊 withdraw cash for day-to-day living
- 😊 link up their digital wallets
- 😊 make EFTPOS, Pay Pass and PayWave purchases
- 😊 make online and mobile payments and
- 😊 to set up ongoing regular direct debits, such as for electricity bills.

Beware:

- ☹️ You will need to watch out for high transaction fees if you make too many transactions.
- ☹️ A lot of little purchases can add up very quickly.
- ☹️ You will need to be careful of overpending, especially using contact payment methods, as your bank balance can run down very quickly.
- ☹️ You can be hit with large fees for being overdrawn.
- ☹️ Don't expect much, if any, interest on these accounts.

Savings maximiser account

This type of account usually pays a higher rate of interest but in return is likely to place conditions or restrictions on the account holder. These conditions could include making regular monthly deposits above a certain level (e.g. \$1,000 per month) and maintaining minimum balance levels level (e.g. \$5,000), and/or not making any withdrawals. If these conditions are not met then the interest rate will revert to a nominal amount.



Term deposit

This type of savings account locks your money away for a period of time and will pay you a guaranteed amount based on a 'higher' interest rate. Many bank customers 'roll over' their term deposits every 6 months to increase their savings. Term deposits are a good way to enforce savings discipline because the account holder has limited access to their funds until the savings term is up.

3.21 Saving For The Future

Interest

Simple interest is calculated 'simply' by multiplying the deposit amount by the interest rate. If you invest \$1,000 at 10% interest for 10 years how much money will you have at the end of 10 years?

Who said \$2,000? i.e. \$1,000 (principal) plus 10 x \$100 interest? Are you sure?

It is important to note that interest is normally paid on a minimum daily, monthly (or period) balance and not on the day interest falls due. So savers are only likely to be paid interest that is calculated on the lowest amount held in their account over those 12 months, or the lowest amount in each month (if calculated monthly).

Compound interest

Much has been said about the magic of compound interest. What have you heard?

When you invest money (this is called the principal) you earn interest on that investment. If you leave both the principal and the interest in the investment, you now have a higher principal. The amount has compounded. You will now earn interest on a higher amount. And so on. And so on. And so on. Compound interest

In reality, banks and financial institutions do not use simple interest for savings deposits, nor for loans. Instead, they use compound interest.

Compound interest is interest that is paid on the initial amount deposited i.e. the **principal**; and it is also calculated on any **accumulated interest** you have earned on this principal. So effectively you are earning interest on your interest!

Compound interest is usually calculated and paid on your principal amount each month.

Then in the next month your principal will have grown (your balance will be higher) due to that previous month's interest you earned. So now you will earn interest on a higher amount without having to do anything at all (except not take your money out!). Over time this can really benefit you.

You are in a unique position to start building the foundations of your future prosperity. A key to this is to make use of the 'magic' of compound interest - and the true magic of compound interest is time. The sooner you start then the bigger your savings will be. And if you do add to your principal, such as with **superannuation**, then over time your nest egg really builds up!



Compound interest

Year 1: \$1,000 + 10% interest = \$1,100

Year 2: \$1,100 + 10% interest = \$1,210

Year 3: \$1,210 + 10% interest = \$1,331

Year 4: \$1,331 + 10% interest = \$1,464

Year 5: \$1,464 + 10% interest = \$1,602

Year 6: \$1,602 + 10% interest = \$1,771

Year 7: \$1,771 + 10% interest = \$1,948

Year 8: \$1,948 + 10% interest = \$2,144

Year 9: \$2,144 + 10% interest = \$2,358

Year 10: \$2,358 + 10% interest = \$2,594

So the compounded (annually) amount of \$2,594 is much higher than the simple interest amount of \$2,000; and the more years you leave the investment, the more it will grow and grow and grow!

Did you know that if you leave this original principal of \$1,000 in for another 10 years it will compound to \$6,727? If you leave it in for another 10 years it will compound to \$17,449. Remember this is still that same \$1,000 and you haven't added any money to it! But that's assuming a 10% (very high) interest rate.

Superannuation

Under law, **employers** are required to **contribute** at least 12% (as at 2025/26) of an employee's ordinary time earnings as superannuation. Workers can choose to nominate their own **superannuation fund**.

This **superannuation guarantee contribution** applies to full-time, part-time and casual employees, for all employees aged 18+, and also for employees under 18 working 30+ hours/week. Contractors that are engaged mainly for their labour are also considered employees for superannuation guarantee (SG) purposes.

Some employers offer higher superannuation as part of their employment conditions, which encourages workers to be loyal to that organisation. This can really build up over the long term. Employees can also elect to put some of their own income into their superannuation fund.

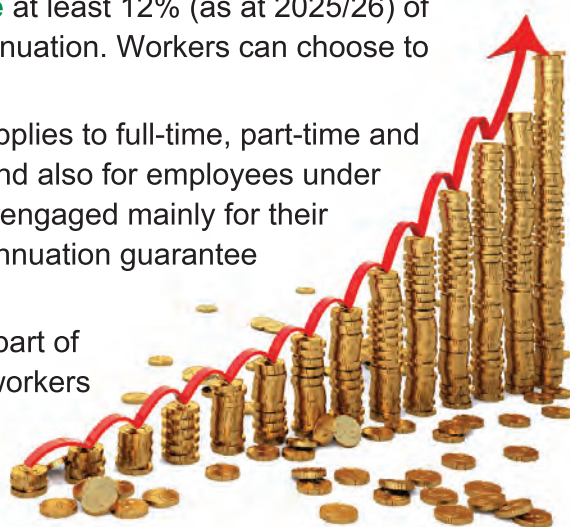


Image: dimdimich/
Depositphotos.com

Doing the sums 3H

Discussion: What is the relationship between compound interest, future savings and superannuation?

Investigate: Go to the Australian Government's *money smart* website. Try some of these calculators (add 1 more if your teacher might advise on realistic amounts). What did you find out? Report back in groups. <https://moneysmart.gov.au>

Savings goal calculator

Superannuation calculator

Personal loan calculator

'Payday' loan calculator

Credit card calculator

Do not copy

3.23 Graduated Assessment 3

GA3 Personal Financial Management - Personal management



For this graduated assessment task, you are required to complete a range of tasks related to your own personal financial management. Start with these below; and your teacher might assign others based on your own personal applied situation.

It might also be better to work in pairs, because when it comes to personal financial management, 'two heads might be better than one'.

Tasks

1. In your work folios, complete this table related to your own **personal financial management**. Use the table headings as prompts. Draft some ideas below.

Action	Why is this important to me?	Strategies/ actions I could use.	Digital & other resources/tools I could use.	Help and advice I could access.
1. Setting financial goals				
2. Tracking income and spending				
3. Budgeting				
4. Saving and investing				
5. Planning for the unexpected				
6. Seeking assistance				

2. Create and present a list of top **10 personal financial management tips for young people** in your situation.
3. When it comes to **finances**, what should **young people avoid!** Why is that?

Other task information, key dates, etc..

Labour Market

4

4.01 Labour Market.....	72	4.19 Growth Opportunities	90
4.05 Occupations	76	4.25 Skills Shortages	96
4.09 Industry Employment	80	4.29 Labour Market Trends	100
4.13 Industry trends.....	84	4.35 Assessment Task 1b	106

Activities 4: Labour Market		p.	Due date	Done	Comment
4A	Labour market	73		<input type="checkbox"/>	
4B	Labour force	75		<input type="checkbox"/>	
4C	Occupation categories	77		<input type="checkbox"/>	
4D	Occupational summary	78-79		<input type="checkbox"/>	
4E	Australian industries	81		<input type="checkbox"/>	
4F	Industry employment	83		<input type="checkbox"/>	
4G	Structural and cyclical factors	85		<input type="checkbox"/>	
4H	Industry employment trends	86-87		<input type="checkbox"/>	
4I	Other employment factors	89		<input type="checkbox"/>	
4J	Organic growth	91		<input type="checkbox"/>	
4K	Emerging industries	93		<input type="checkbox"/>	
4L	Let's go green	95		<input type="checkbox"/>	
4M	Skills shortages	98-99		<input type="checkbox"/>	
4N	Labour market trends	101-103		<input type="checkbox"/>	
4O	Local industry trends	105		<input type="checkbox"/>	
AT1b	Labour Market Trends - Response	106		<input type="checkbox"/>	

Comments:

4.01 Labour Market

The labour market

A market is any physical, online or virtual place where buyers and sellers exchange items of value. We have supermarkets, the housing market, the sharemarket - and even the second-hand market for collectible Teenage Mutant Ninja Turtle action figures.

The **Australian labour market** operates on the same principles as any other market.

The **demand** for, and **supply** of labour, is governed by the **scarcity** of the **skills** offered (supplied) by **job-seekers**, combined with the demand for those particular skills by potential **employers**.

This means, that in theory, employees with well-developed **skills-sets** are more likely to be in demand by employers.

These in-demand job-seekers are also more likely to earn higher incomes, and less likely to experience long periods of unemployment.

In other words, employers will try to look for and reward higher-skilled, i.e. 'more valuable', employees.

And alternatively - well you know the drill!

Lower skilled workers may experience reduced demand for their labour.

This is because there is an over-supply of potential employees at that lower skill level. Employers can pick and choose who they think would best suit their business. And this is an ongoing problem for **entry-level** employees such as **younger job-seekers**, who naturally have less to offer an employer when they are just starting out in their career.

They are also likely to be paid less, and may have trouble finding and keeping work. Now that's a problem we want you to avoid!

The Australian **labour force** includes:

- ⇒ all those people working - i.e. **employed** (which is measured by total **full-time**, **part-time** and **casual** employment levels including **owner/operators**, **self-employed** and **contractors**); as well as
- ⇒ all those people willing and able to work who are actively seeking work (which is measured by total unemployment).

Too many lower-skilled applicants competing for too few entry-level jobs is a common problem facing younger job-seekers.

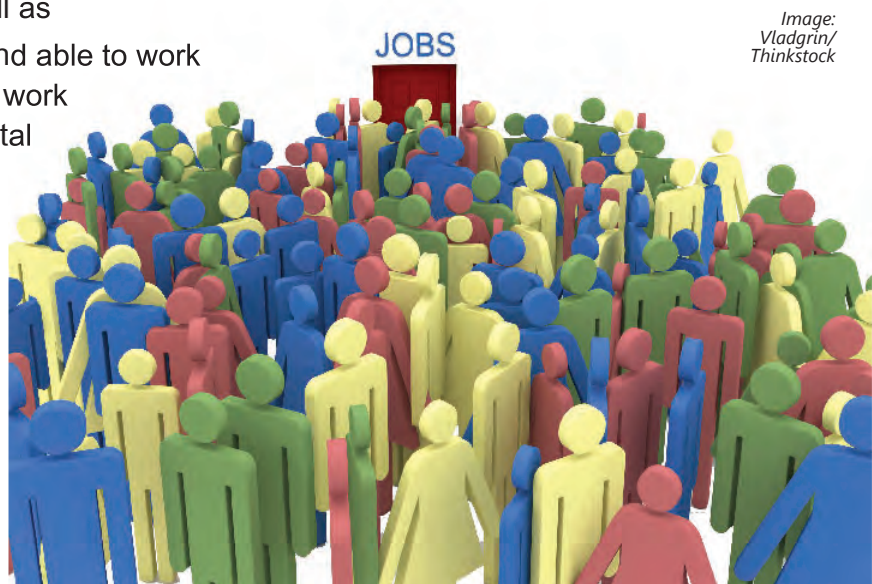


Image:
Vladgrin/
Thinkstock

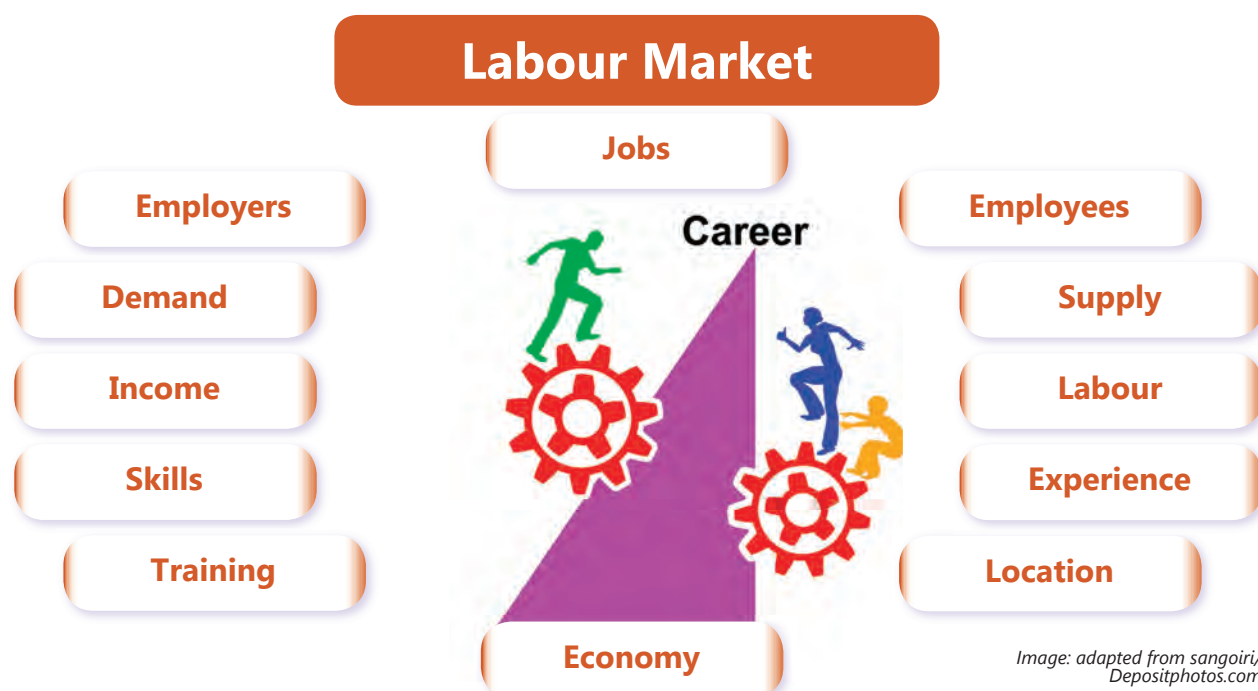


Image: adapted from sangoiri/Depositphotos.com



This diagram shows some of the key terms associated with the labour market. As you read each of these, reflect on how they relate to you, and your potential 'value', in the contemporary labour market.

Preview Draft:

Labour market 4A

1. Match the most appropriate terms from p.72 to their meaning.

- The demand and supply for workers and their skills. _____
- The different quantities and abilities offered by workers. _____
- People looking for work. _____
- People who are working. _____
- Organisations (and people) that employ workers. _____
- Total amount of people employed and actively seeking work. _____

2. Write a paragraph about the **world of work** using **5** of the **terms** from the **Labour Market** diagram above. Also, find or create an **image** about the labour market.

4.03 Labour Market

The labour force

The **labour force** consists of all those people who are **employed**, plus all the people who are officially counted as being **unemployed**. So these measures can indicate the strength of the economy; i.e. through rising employment and falling unemployment.

However, **discouraged job-seekers** can understate unemployment figures as these people do not show up in the labour force.

The Labour Force

The labour force includes the civilian population, aged 15+ who are either:

Employed
According to the official
definition
(i.e. > 1 hour/week)

+

Unemployed
According to the official
definition
(actively seeking work)

Preview Draft:
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Labour Force
Total employed + Total unemployed
e.g. February 2025
11.51 m + 613,900
=
15.12 million (approx)

Not in the Labour Force

People who are not in any paid work such as:

Retirees and
aged people

Children aged
under 15

Full-time or part-time
non-working students

Discouraged
job-seekers

People who are
invalid or incapacitated

"Don't count me,
I've stopped looking!"



Image: Mandy Godbehear/
Depositphotos.com

People who choose
not to work

Stay-at-home
parents

Spouses who opt
to not work

Non-'working'
carers

Unpaid voluntary
workers

Institutionalised and
incarcerated people

Employment

Employment numbers are based on the resident civilian population aged 15 years and over.

People are considered to be officially employed if they provide at least one hour of their labour in return for:

- ⇒ a wage or salary, or
- ⇒ a commission or other form of payment, or
- ⇒ payment-in-kind such as board, free rent, or goods and services in return for their labour.

People are also employed if they are self-employed and own and/or operate a business (owner-operator).

Paid workers who work for charities are also employed.

But unpaid volunteers are not officially counted as employed, even though they are 'working'.

Both paid and unpaid family members working in a family business are classified as employed.

In Australia, as at February 2025, 14.51 million people were employed (full-time represented 69.0%).
(Source: ABS 6202.0)

Unemployment

People are only counted as being officially unemployed if they are **actively seeking work**.

According to the ABS, the official definition of unemployment requires:

- ⇒ someone to be aged **15+**, and who was **not employed** during the reference week to:
 - ✓ have **actively looked for work** during the previous four weeks,
 - ✓ and be **available to start work** in the reference week if a job is available.

It is important to understand that many people who are 'not employed' are not necessarily unemployed.

These might include retirees, aged people, invalid people, non-working spouses, high school and post-secondary students, stay-at-home parents, unpaid volunteers, and other people not part of the labour force for one reason or another; and who **choose not to work**, and are **not actively seeking work**.

Also, you should note that qualification for payments and assistance from Centrelink is unrelated to the statistical measurement of employment and unemployment figures.

In Australia, as at February 2025, 613,900 people were officially unemployed, or 4.2% of the labour force. Of these, 13,900 were actively seeking work. The unemployment rate was 4.0%. (Source: ABS 6202.0)

Preview Draft:
Do not copy

Labour force 4B

1. Who comprises the Australian **labour force**. How many people is this, **currently**?
2. What is **your role** now, and how might this **change** in the near future?

4.05 Occupations

Occupations

So what do you want to 'be'?

Butcher, baker, barista or boilermaker? Nurse or nurseryperson - arborist or zookeeper?

How about a hairdresser or handyperson, tattooist or train driver, dental nurse or disability support worker? What about a sparky, a chippy, a brickie, a garbo, a muso or a postie?

Did you know that in the Australian **labour market** there are almost 1,000 specific occupational classifications according to **ANZSCO**, the *Australian and New Zealand Standard Classification of Occupations*?

Now that's a lot of potential career pathways options there. And the world of work is evolving, with new types of occupations emerging all the time.

About 25% of all jobs in Australia are in the top 15 occupational classifications. And the top 50 jobs in Australia account for about 50% of all employment opportunities.

So what are you interested in?



Image: HedgehogVector/
depositphotos.com

21 Broad Occupational Categories

Accounting, Banking and Financial Services	Administration and Human Resources	Advertising, Public Relations, Media & Arts
Agriculture, Animal and Horticulture	Automotive, Transport and Logistics	Construction, Architecture and Design
Education and Training	Electrical and Electronics	Engineers and Engineering Trades
Executive and General Management	Government, Defence and Protective Services	Health and Community Services
Hospitality, Food Services and Tourism	Information & Communication Technology	Legal and Insurance
Manufacturing	Mining and Energy	Personal Services
Sales, Retail, Wholesale and Real Estate	Science	Sports and Recreation

Occupation categories 4C

Occupations in Australia are grouped into **21 broad categories** (see p.76).

1. Choose **3 occupational categories** that you are most **interested** in and list some **occupations** that you think might be **available** in this category.

i.

ii.

iii.

2. How well do you know your classmates? **Predict** the **occupational categories** that each of your **classmates** might be **interested** in. List some **jobs** that might **suit their career** pathways aspirations.



Accounting, Banking and Financial Services	Administration and Human Resources	Advertising, Public Relations, Media & Arts
Agriculture, Animal and Horticulture	Automotive Transport and Logistics	Construction, Architecture and Design
Education and Training	Electrical and Electronics	Engineers and Engineering Trades
Executive and General Management	Government, Defence and Protective Services	Health and Community Services
Hospitality, Food Services and Tourism	Information & Communication Technology	Legal and Insurance
Manufacturing	Mining and Energy	Personal Services
Sales, Retail, Wholesale and Real Estate	Science	Sports and Recreation

3. Discuss the **predictions** as a class. Are there any **patterns**? Why so/why not?



4. If **someone** is **surprised** by the predictions, **discuss** with them why you think **they** might be **suited** to this category.

5. What about **you**, were your **classmates accurate**? Why/why not?

4.07 Occupations

Top occupations in Australia

As at Aug. 2022, the largest occupations were:

1. General Sales Assistants	595,400
2. General Clerks.....	296,600
3. Registered Nurses.....	294,000
4. Aged and Disabled Carers	274,000
5. Retail Managers.....	213,400
6. Truck Drivers	212,100
7. Accountants.....	206,600
8. Receptionists.....	191,600
9. Electricians	186,200
10. Storepersons	169,800
11. Adv, PR & Sales Managers	162,100
12. Software & App Program's	158,800
13. Primary School Teachers	157,100
14. Waiters	151,200
15. Kitchenhands	146,600
16. Commercial Cleaners.....	142,800
17. Secondary School Teachers	140,700
18. Office Managers	140,100
19. Child-carers	136,100
20. Checkout operators/Cashiers	131,800

Source: ABS, Labour Force, Detailed, National Skills Commission seasonally adjusted August 2022.

As at May 2024, the largest occupations were:

1. Sales Assistants - General	550,200
2. Registered Nurses.....	342,800
3. Aged and Disabled Carers.....	332,500
4. General Clerks.....	297,000
5. Retail Managers.....	242,000
6. Accountants.....	201,100
7. Receptionists.....	189,200
8. Electricians	185,500
9. Truck Drivers	180,800
10. Software & App Program's	176,500
11. Adv, PR & Sales Managers	171,900
12. Child-carers	171,100
13. Storepersons	169,200
14. Primary School Teachers	161,700
15. Kitchenhands	148,900
16. Commercial Cleaners.....	148,200
17. Carpenters and Joiners	143,600
18. Secondary School Teachers	139,500
19. Office Managers	132,800
20. Checkout operators/Cashiers	131,900

Source: ABS, Detailed Labour Force Survey (Table EQ08), May 2024, data trended by Jobs and Skills Australia, Labour Market Insights, Occupations pages. From Jobs and Skills Atlas

Preview Draft: Do not copy

Occupational classification levels

There are the most common occupation for each of the 8 types of work classification.

1. Managers

- ⇒ Retail managers
- ⇒ Advertising, PR & sales managers
- ⇒ Construction managers
- ⇒ Livestock farmers
- ⇒ Human resource managers

2. Professionals

- ⇒ Registered nurses
- ⇒ Accountants
- ⇒ Primary teachers
- ⇒ Software & applications programmers
- ⇒ Secondary teachers

3. Technicians & trades workers

- ⇒ Electricians
- ⇒ Metal fitters & machinists
- ⇒ Carpenters & joiners
- ⇒ Plumbers
- ⇒ Structural steel & welding workers

4. Community & personal service workers

- ⇒ Aged & disabled carers
- ⇒ Child carers
- ⇒ Education aides
- ⇒ Waiters
- ⇒ Bar attendants & bartenders

5. Clerical & administrative workers

- ⇒ General clerks
- ⇒ Receptionists
- ⇒ Accounting clerks
- ⇒ Contract, program & project administrators
- ⇒ Office managers

6. Sales workers

- ⇒ General sales assistants
- ⇒ Checkout operators & office cashiers
- ⇒ Real estate sales agents
- ⇒ Sales representatives
- ⇒ Retail supervisors

7. Machinery operators & drivers

- ⇒ Truck drivers
- ⇒ Storepersons
- ⇒ Delivery drivers
- ⇒ Forklift drivers
- ⇒ Drillers, miners & shot firers

8. Labourers

- ⇒ Commercial Cleaners
- ⇒ Kitchenhands
- ⇒ Building & plumbing labourers
- ⇒ Shelf fillers
- ⇒ Packers



Image: Seamartini depositphotos.com

4D Occupational summary

Choose an **occupation** you are **interested** in pursuing for your career pathway. Check out these sites and complete the **occupational summary** on p.79.

<https://www.jobsandskills.gov.au/data/occupation-and-industry-profiles> or <https://myfuture.edu.au/>



Correct Occupation Title (& any alternative names):

⇒

Summary Description:

⇒

5 Main Tasks:

⇒

⇒

⇒

⇒

⇒

Specialisations (if applicable):

⇒

⇒

⇒

Personal Requirements:

⇒

⇒

⇒

⇒

⇒

Related Occupations:

⇒

⇒

Education & Training Required:

⇒

⇒

Course Entry Requirements:

⇒

Employment Opportunities:

⇒

Additional Information:

⇒

Contacts (for your state):

⇒

Use 'Jobs andSkills.gov.au' to find out this data info.

Total Employment

When? _____

Employment Growth (5 yrs)

To When? _____

Unemployment Rate

Year? _____

Weekly Earnings

Year? _____

Projected Job Growth

To when? _____

% Full-time

When? _____

Main Industry

When? _____

Average Age

When? _____

% Male/Female

When? _____

Preview Draft:
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4.09 Industry Employment

What is an industry?

When you look around the commercial world, all those different workplaces belong to particular industries.

We can say that an **industry** is a group of work settings, businesses or organisations that are involved in the production of the same or similar goods or services.

This means that different organisations within the same industry are likely to share similar characteristics.

For example:

- ⇒ businesses such as shops belong to the Retail Trade industry
- ⇒ factories that make goods usually belong to the Manufacturing industry
- ⇒ government departments and other agencies such as WA Police Force belong to the Public Administration and Safety industry
- ⇒ social and community service organisations include schools (Education and Training industry), hospitals (Health Care and Social Assistance industry) and others.

What other industries are you aware of?

Industry names

In Australia, industries are grouped and named according to **19 divisional classifications** as part of **ANZSIC 2006**. ANZSIC then has further classifications for industry sectors and industry sub-sectors.

However, these official names are not always used in workplaces, nor by employees, or even by their bosses or business owners themselves!

And these official industry names don't always clearly communicate the types of specific sub-sectors (and associated organisations) within that industry.

Sure mining, retail trade and wholesale trade are pretty clear. But what about Professional, Scientific and Technical Services, Arts and Recreation Services, or even Other Services?

It is important to know these correct names, because **vocational training** is created and organised according to these **divisional classifications**. And this is where you find out about **industry-specific skills**. Also, all official **statistics** are compiled and communicated using these classifications.

But your boss might use a different **informal name** for their industry, such as hospitality; or focus on a specific industry sub-sector, such as the retail sporting goods industry.

So, your teacher will help you to work out what are the best and most suitable names for you to use for your industries of interest.

So which industry do I belong to?
Is it the Accommodation and Food Services industry, the
restaurant industry or the hospitality industry?
I just tell my friends that I work for a take-away joint!



Image:
Peter M. Fisher/Fuse/Thinkstock

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The **first column** lists the official 19 **ANZSIC** industry divisions. The **middle column** lists some of the main **industry sectors and sub-sectors**, as well as some commonly used **informal** industry names. These might be the names you use for your industries. **Highlight** any you are **interested** in. Give an **example** for each industry.

ANZSIC Industry	Common other names (sub-sectors)	Example(s)
Accommodation & Food Services	Hotel, tourism, hospitality, restaurant, pub, café, takeaway food.	
Administrative & Support Services	Travel agency, cleaning, pest control, gardening, employment services.	
Agriculture, Forestry & Fishing	Farming (& types e.g. dairy, beef, crop), logging, fishing, nursery.	
Arts & Recreation Services	Sporting (& types), music, creative arts, performing arts, music, dance, racing.	
Construction	By types e.g. building, residential, non-residential, civil, installation.	
Education & Training	By types e.g. early-childhood, primary, secondary, TAFE, university.	
Electricity, Gas, Water & Waste Services	By types e.g. electricity, gas, water, solar, wind, waste collection, recycling.	
Financial & Insurance Services	Banking, insurance, superannuation, financial advice.	
Health & Social Assistance	Hospital, medical services, aged-care, child care, disability, pathology.	
Information, Media & Telecommunications	Media, publishing, newspaper, broadcasting, tel. communication, ISP.	
Manufacturing	By types e.g. food, beverage, industrial, clothing, paper, chemicals.	
Mining	By types e.g. coal, iron-ore, gold, metals, exploration.	
Other Services	Auto repair, personal care, hairdressing, beauty, funeral, charities.	
Professional, Scientific & Technical Services	Architectural, engineering, legal, ICT, accounting, veterinary, advertising.	
Public Administration & Safety	Emergency services, police, ambulance, fire, public sector, justice, defence.	
Rental, Hiring & Real Estate Services	Real estate, car hire, industrial hire, property rental.	
Retail Trade	By types e.g. supermarket, clothing, hardware, pharmacy, speciality, liquor.	
Transport, Postal & Warehousing	Transport, trucking, freight, rail, public transport, airline, courier, postal.	
Wholesale Trade	By types e.g. grocery, furniture, vehicle, agricultural, industrial, pharmaceutical.	

4.11 Industry Employment

Industry employment

Australian industry consists of more than 2.3 million enterprises - large, medium, small and micro; government and private; profit-oriented and not-for-profit.

All industries offer employment opportunities, at all levels, even entry-level job opportunities. However, employment in some industries is growing strongly, whereas others are recording low to moderate employment growth. And of course, some industries are experiencing a decline in overall employment.

Sometimes this **growth** and **decline** is centred around specific **industry sub-sectors**, rather than the broad industry as a whole. Sometimes this growth and decline might impact more in certain **geographical** and **regional** locations. So it's not easy to pinpoint where industry growth is occurring from the big picture statistical measures.

All industries face **pressures**, and firms in certain industries are under more pressure than others. We can classify these pressures as being either **cyclical factors**, or **structural factors**. And just to make things even more tricky, in some cases industry employment growth and decline might be due to a combination of both cyclical and structural pressures.

So where is the job growth happening?



Industry of occupation

It is important to realise that specific occupations don't just occur in one industry only.

Of course, some occupations are more likely to occur in only one industry classification due to the nature of the work. For example, Police officers work in the Public Administration and Safety Industry. Postal workers work in the Transport, Postal and Warehousing Industry. Hairdressers and barbers work in the Other Services Industry.

However, some occupations may be required in a range of industries (and sub-sectors). For example, most electricians naturally work in the Construction Industry (64%)¹. But some electricians might instead be employed by enterprises in the Manufacturing Industry (8%)¹.

A storeperson might be employed in the Wholesale trade industry (20%)¹ or in the Retail Trade industry (26%)¹. And we might see chefs employed mainly in accommodation and food services (85%)¹, but also in health care and social assistance (5%)¹, and a small but growing proportion in manufacturing (2%)¹. Why would that be?

Source: www.joboutlook.gov.au, based on ABS Census 2016

So when you are investigating the most likely industries that you might work in, it is important to think of the nature of the **work tasks** and **work roles** being performed.

You also need to consider the **characteristics** of the workplace, as well as the **work environment**, that a worker operates within.

And you need to factor in the **nature** and **goals** of the **enterprise** that employs the worker.

Industry Employment 4.12

Australian Industry data November - 2024	Employed	Workforce Share (%)	Female Share (%)	Part-time Share (%)	Median Weekly Earnings	Median Age
Agriculture, Forestry and Fishing	309,400	2.1	32	29	\$1,372	51
Mining	314,800	2.2	21	5	\$2,649	41
Manufacturing	891,700	6.1	29	16	\$1,531	42
Electricity, Gas, Water and Waste Services	194,500	1.3	27	11	\$1,947	42
Construction	1,359,600	9.4	14	15	\$1,598	37
Wholesale Trade	367,500	2.5	34	17	\$1,610	45
Retail Trade	1,352,000	9.3	55	51	\$1,334	33
Accommodation and Food Services	965,900	6.7	53	61	\$1,300	25
Transport, Postal and Warehousing	741,500	5.1	22	22	\$1,711	43
Information, Media and Telecommunications	185,600	1.3	41	20	\$1,815	40
Financial and Insurance Services	541,200	3.7	50	13	\$1,900	40
Rental, Hiring and Real Estate Services	244,000	1.7	48	23	\$1,578	41
Professional, Scientific and Technical Services	1,311,900	9	43	19	\$2,000	40
Administrative and Support Services	431,900	3	52	41	\$1,578	41
Public Administration and Safety	965,900	6.7	50	16	\$1,860	43
Education and Training	1,246,100	8.6	71	39	\$1,900	42
Health Care and Social Assistance	2,266,700	15.6	76	44	\$1,620	40
Arts and Recreation Services	267,600	1.8	50	46	\$1,641	33
Other Services	542,400	3.7	44	32	\$1,500	40
Totals	14,500,200	100%			\$1,700	

Source: Jobs and Skills Australia: Industry data - November 2024 from ABS, Labour Force Survey, Detailed, November 2024, four quarters average data & ABS, Characteristics of Employment in Australia, August 2024, ABS, Labour Force Survey, November 2024, Jobs and Skills Australia (JSA) website.

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Industry Employment 4F

- Use www.jobsandskills.gov.au/data/occupation-and-industry-profiles to find out the top 3 employing industries for these occupations. Choose 3 more of your own. Make sure you include the industry, the %, as well as the date and source of the statistic. Discuss the findings as a class.

Chef/cook	Commercial cleaner	Registered nurse
Sales assistant	Truck driver	Dancer

- In your work folios, write 10 key **statistics** from the table: Australian Industry data November - 2024 as clear points of information. e.g. *As at Nov. 2024, the Information, Media and Telecommunications industry had the least employees, 185,600, representing just a 1.3% share of the Australian workforce.*

4.13 Industry Trends

Industry trends

There are various employment patterns throughout Australian industries brought about by **structural factors** and **cyclical factors**.

For the 5 years from November 2019 to November 2024, there were approximately 1.69m new jobs created in Australia. 16 industries experienced an overall increase in employment. 3 industries: Wholesale Trade (-2.9%), Agriculture, Forestry And Fishing (-6.6%), and Information, Media and Telecommunications (-7.8 %) recorded an overall decrease in employment.

It is important to note that of all the new jobs created, almost than 64% of these were in just 4 industries: Health Care and Social Assistance (+535,300), Professional, Scientific and Technical Services (+183,600), Construction (+181,400), and Education and Training (+178,100).¹

¹ Source: *Jobs and Skills Australia: Industry data - November 2024 from ABS, Labour Force Survey, November 2024, Jobs and Skills Australia (JSA) trend data .*

Structural factors

Structural change is broad and ongoing. Structural change impacts on the nature of industries themselves, and on how work operations are undertaken within industry sub-sectors and within individual organisations.

Structural change can involve **changes in technology**, different **job roles** and descriptions, changes in **domestic** and **global markets**, changes in **government regulations** and support, evolving **consumer preferences** and many other broad factors.

Structural changes to work and the economy have seen consistent ongoing employment growth in areas such as health-care, social assistance, education, training, construction, and many professional and technical services. These structural changes have resulted in ongoing decline in manufacturing industry employment, lower-skilled labourers, as well as lower-level data and administration job roles.



Structural factors: Find out...

Image: gemphotography/
depositphotos.com

- ⇒ Are firms within the industry facing significant structural change due to:
 - ☐ new technologies
 - ☐ automation
 - ☐ outsourcing
 - ☐ relocating overseas
 - ☐ digital innovation
 - ☐ digital disruption
 - ☐ environmental sustainability
 - ☐ 'green' technologies
 - ☐ changes in consumer patterns
 - ☐ overseas competition
 - ☐ government policies, funding and legislation
 - ☐ other structural factors?
- ☐ Which types of workers are losing their jobs?
- ☐ Are the job prospects full-time and long-term?
- ☐ Are there new opportunities being created in Australian Apprenticeships?
- ☐ Is the industry facing increasing digital disruption (e.g. media)?
- ☐ Is the industry or sub-sector, a 'dying' industry (e.g. coal)?
- ☐ Is the industry or sub-sector, an 'emerging' industry (e.g. renewables)?

Cyclical factors

Cyclical changes (economic growth and decline) have resulted in swings in construction, tourism and mining.

In addition, business closures and job losses had occurred due to the impact of the COVID-19 pandemic on the world of work. Female and young workers in insecure jobs were particularly hardest hit during the acute phases of the pandemic.

But strong growth returned from mid-2021 and well into 2022, with significant labour shortages happening in many industries.

By 2024 the labour market had stabilised, although some industries, such as hospitality - especially in tourism and regional areas - still struggled to attract staff.

So how is the economy doing now and what industries are benefiting most from that?

"The labour force needs you - right now!"



Image: Dimitris Skordopoulos/
depositphotos.com

Cyclical factors: Find out...

- ☐ Is the industry heavily influenced by cyclical factors (e.g. economic growth) such as with mining and construction?
 - ⇒ Cyclical factors create opportunities in boom periods.
 - ⇒ But cyclical factors can lead to industry shrinkage and redundancies in periods of lower activity.
 - ⇒ Cyclical growth often leads to shorter-term skills shortages.
- ☐ Are the job prospects full-time and long-term?
- ☐ Are there new opportunities being created in Australian Apprenticeships?
- ☐ Which types of workers are first to lose their jobs during a downturn?
- ☐ As an employee, is it better to wait it out - or jump ship?

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Structural and cyclical factors 4G

Break into small groups, discuss these questions and make notes. Report back to the class.

1. How can **cyclical factors** impact on **employment**? Give a recent **example**.
2. What can **cause cyclical factors** to occur?
3. Are **cyclical factors**, **good**, or **bad**, for **employment** opportunities? Explain carefully.
4. How could you use a **knowledge** of key **cyclical factors** impacting on the world of work to **your advantage**?
5. How do **structural factors** impact on employment? Give a recent **example**.
6. What can **cause structural factors** to occur?
7. Are **structural factors**, **good**, or **bad**, for **employment** opportunities? Explain carefully.
8. How could you use a **knowledge** of key **structural factors** impacting on the world of work to **your advantage**?

4.15 Industry Trends

Australia: Industry Employment 2004-2024 (Nov)	Nov 2004	Share %	Nov 2009	Share %	Nov 2014	Share %	Nov 2019	Share %	Nov 2024	Share %
Agriculture, Forestry and Fishing	357,800	3.7	343,500	3.2	311,900	2.7	331,300	2.6	309,400	2.1
Mining	107,200	1.1	184,100	1.7	242,500	2.1	266,900	2.1	314,800	2.2
Manufacturing	1,037,200	10.7	992,800	9.1	913,800	7.9	886,600	6.9	891,700	6.1
Electricity, Gas, Water and Waste Services	94,700	1.0	132,900	1.2	144,500	1.2	150,000	1.2	194,500	1.3
Construction	811,100	8.4	980,600	9.0	1,030,100	8.9	1,178,200	9.2	1,359,600	9.4
Wholesale Trade	375,100	3.9	408,900	3.8	388,500	3.3	378,600	3.0	367,500	2.5
Retail Trade	1,129,500	11.7	1,183,700	10.9	1,231,400	10.6	1,247,600	9.7	1,352,000	9.3
Accommodation and Food Services	672,400	7.0	736,700	6.8	811,500	7.0	911,200	7.1	965,900	6.7
Transport, Postal and Warehousing	489,000	5.1	576,500	5.3	597,300	5.1	655,500	5.1	741,500	5.1
Information, Media and Telecommunications	230,100	2.4	220,900	2.0	209,300	1.8	201,300	1.6	185,600	1.3
Financial and Insurance Services	355,200	3.7	400,000	3.7	409,100	3.5	455,300	3.6	541,200	3.7
Rental, Hiring and Real Estate Services	177,400	1.8	193,600	1.8	209,200	1.8	211,400	1.6	244,000	1.7
Professional, Scientific and Technical Services	644,200	6.7	816,500	7.5	953,300	8.2	1,128,300	8.8	1,311,900	9.0
Administrative and Support Services	344,600	3.6	366,600	3.4	402,100	3.5	424,400	3.3	431,900	3.0
Public Administration and Safety	600,000	6.2	675,800	6.2	732,700	6.3	842,900	6.6	965,900	6.7
Education and Training	702,600	7.3	821,800	7.6	900,800	7.8	1,068,000	8.3	1,246,100	8.6
Health Care and Social Assistance	900,100	9.4	1,194,100	11.0	1,405,600	12.3	1,614,400	12.5	1,726,400	11.6
Arts and Recreation Services	100,000	1.0	98,200	0.9	207,700	1.8	239,700	1.9	267,500	1.8
Other Services	412,200	4.3	446,600	4.1	480,700	4.1	505,300	3.9	542,400	3.7
Totals	9,667,400	100%	10,874,400	100%	11,612,000	100%	12,813,900	100	14,500,200	100%

Source (above): Jobs and Skills Australia: Industry data - November 2024 from ABS, Labour Force Survey, November 2024, Jobs and Skills Australia (JSA) trend data .

4H Industry employment trends

1. Rank the **industries** in terms of their **20 year employment growth**. Discuss how this might influence your **future career pathway choices**?

Industry, employment & %	Industry, employment & %	Industry, employment & %
1.	2.	3.
4.	5.	6.
7.	8.	9.
10.	11.	12.
13.	14.	15.
16.	17.	18.
19.		

Industry Trends 4.16

Australia: Industry Employment 2004-2024 (Nov.)	1 Year Growth	1 Year % Growth	5 Year Growth	5 Year % Growth	20 Year Growth	20 Year % Growth
Agriculture, Forestry and Fishing	0	0.0	-21,900	-6.6	-48,400	-14
Mining	4,700	1.5	47,900	17.9	207,600	194
Manufacturing	-16,400	-1.8	5,100	0.6	-145,500	-14
Electricity, Gas, Water and Waste Services	14,400	8.0	44,500	29.7	99,800	106
Construction	31,700	2.4	181,400	15.4	548,400	68
Wholesale Trade	-1,700	-0.5	-11,100	-2.9	-7,600	-2
Retail Trade	25,200	1.9	104,400	8.4	222,500	20
Accommodation and Food Services	42,700	4.6	54,700	6.0	293,500	44
Transport, Postal and Warehousing	14,500	2.0	86,000	13.1	252,500	52
Information, Media and Telecommunications	-2,300	-1.2	-15,700	-7.8	-44,400	-19
Financial and Insurance Services	-7,800	-1.4	85,900	18.9	186,100	52
Rental, Hiring and Real Estate Services	14,100	6.1	32,600	15.4	66,600	38
Professional, Scientific and Technical Services	-7,200	-0.5	183,600	16.3	667,700	104
Administrative and Support Services	3,000	0.7	7,500	1.8	87,300	25
Public Administration and Safety	34,600	3.7	123,000	14.6	365,900	61
Education and Training	54,900	4.6	178,100	16.7	542,500	77
Health Care and Social Assistance	70,000	5.9	535,000	19.9	1,312,600	135
Arts and Recreation Services	10,000	3.9	27,900	11.6	85,600	65
Other Services	20,700	4.0	57,100	7.3	150,200	32
Totals	305,400	2.2%	1,686,300	13.2%	4,832,900	50%

Source: Jobs and Skills Australia: Industry data - November 2024 from ABS, Labour Force Survey, November 2024, Jobs and Skills Australia (JSA) trend data.

Preview Draft:

2. Research online the latest industry employment stats through: <https://www.jobsandskills.gov.au/data/occupation-and-industry-profiles>
3. Complete this table, making sure to identify the correct time periods (when).
4. Create a bar graph to show the results. Comment on the implications of these statistics for your future career prospects.

Accommodation & Food Services	Administrative & Support Services	Agriculture, Forestry & Fishing Other Services
Arts & Recreation Services	Construction	Education & Training
Electricity, Gas, Water & Waste Services	Financial & Insurance Services	Health Care & Social Assistance
Information, Media & Telecommunications	Manufacturing	Mining
Other Services	Professional, Scientific & Technical Services	Public Administration & Safety
Rental, Hiring & Real Estate Services	Retail Trade	Transport, Postal & Warehousing
Wholesale Trade		

4.17 Industry Trends

Other factors

There are many other factors to consider when assessing an industry, or industry sub-sector, for potential growth opportunities. These factors might combine with cyclical and structural factors to create potential future employment growth within the industry; or alternatively, to suggest possible future industry decline.

Three other factors to consider are:

⇒ **geographical location**

⇒ **worker profile**

⇒ **quality of jobs.**

🧠 Your teacher will read through these summaries with the class. In small groups, discuss which of these might impact on you and your future career pathways goals.

Not all jobs are created equal you know!



Image: MarkoAliaksandr/
depositphotos.com

Geographic location factors: Find out...

- ❑ Is the industry 'centralised' in certain areas and regions, or is it decentralised throughout most of Australia?
- ❑ Is the potential for growth happening mainly in major metropolitan areas, or in major regional centres, or in regional, rural and remote areas?
 - ⇒ For example, banking and finance is providing fewer job opportunities in smaller regional areas due to online banking and branch closures.
 - ⇒ When major manufacturers close operations this can hit a regional area hard, such as when Alcoa closed its Kwinana operations in 2025.
- ⇒ However, when new schools, hospitals, government agencies, tourism operators and other industry players start-up in certain locations, it can provide a regional boost to employment opportunities.
- ⇒ This also flows on to retail, hospitality, personal services, transport and recreation.
- ❑ Are there entry-level opportunities for Australian Apprentices, and for new workers?

Worker profile factors: Find out...

- ❑ Is the industry in need of workers with higher-level skills, including workers with vocational and/or professional qualifications?
- ❑ Is the industry needing more workers with better people skills?
- ❑ Are there entry-level opportunities for Australian Apprentices, and for new workers?
- ❑ Is it an industry staffed by older employees, which often means there is long-term career progression?
- ❑ Is the industry staffed by younger employees, which often means less secure employment?
- ❑ Is there churn within the industry to create new opportunities?
- ❑ Is it an industry seen as cool by younger workers but often exploitative, such as digital media and fad/trend explosions?
- ❑ Is it a less-glamorous industry, but which in itself does more rewarding work, such as education, health and community services jobs?

Quality of jobs factors: Find out...

- ☐ Are the jobs full-time, or part-time, or casual, or contract?
- ☐ Are there opportunities for permanent long-term jobs?
- ☐ Is employment growth for full-time workers?
- ☐ Are employees being 'switched' to short-term contracts
- ☐ Is employment growing more for flexible work arrangements, such as part-time or casual?
- ☐ Are workers being 'switched' to becoming self-employed sub-contractors.

Other employment factors 4I

Complete **industry summaries** for these 3 other employment factor areas.



Geographic factors

- a. Describe the **recent** impact of **geographic factors** on this industry.
- b. Explain the **current** impact of **geographic factors** on this industry.
- c. Predict the **potential** impact of **geographic factors** on this industry in the future.
- d. How do geographic factors impact on **employment opportunities** within this industry?
- e. What are the **implications** for **my** own career pathways **preferences**?

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Worker profile factors

- a. Describe the **recent** impact of **worker profile factors** on this industry.
- b. Explain the **current** impact of **worker profile factors** on this industry.
- c. Predict the **potential** impact of **worker profile factors** on this industry in the future.
- d. How do worker profile factors impact on **employment opportunities** within this industry?
- e. What are the **implications** for **my** own career pathways **preferences**?

Quality of jobs factors

- a. Describe the **recent** impact of **quality of jobs factors** on this industry.
- b. Explain the **current** impact of **quality of jobs factors** on this industry.
- c. Predict the **potential** impact of **quality of jobs factors** on this industry in the future.
- d. How do quality of jobs factors impact on **employment opportunities** within this industry?
- e. What are the **implications** for **my** own career pathways **preferences**?

4.19 Growth Opportunities

Organic growth

Organic growth is the concept that job opportunities occur **naturally** due to the **long-term growth** that happens within an **economy**, and in **society** generally, as the **population** expands, matures and ages.

All people do basic and regular behaviours.

They buy groceries and other household items. That's **retail**.

People go to school, TAFE and university. That **education** and **training**.

People get injured, get sick and get well. That's **health** and **medical** care.

People need to look presentable and take care of their appearances. That's **personal care** and beauty.

People go out to socialise and recreate and buy food, drink and meals. That's **hospitality**.

People buy and renovate houses and dwellings. That's **construction**.

Our population is ageing and many older people need to access **aged-care**.

Therefore, as our population grows, and as our economy evolves, there is always demand for **skilled workers** within these industries.

And sometimes this organic growth might occur in a **geographic area**, as towns and major regional centres grow. This has been a particular trend brought about by the COVID-19 pandemic, with many families and people choosing to leave metropolitan areas to live in small towns and regional centres.

That means they shop **locally**, go to school locally, go out dining locally, recreate locally, go to school locally, seek health and care services locally, seek household services locally, get haircuts locally - you get the picture!

Sometimes, when the economy struggles, organic employment growth goes on hold. But it always bounces back across the economy generally, as well as in strong regional areas (but not all!)

And one more thing to consider.

Many **young people** are already **employed** by firms that service the natural **organic growth** that occurs within mature, developed and wealthy Western economies such as Australia. In fact, more than half of all jobs in Australia are in these sectors: retail, hospitality, health and medical, education, construction, child-care, aged-care and other relevant types of work.

🧠 So, if you have already got a foot in the door; then **skill-up!** This might be where your future is most suited.

One of the greatest future areas of job opportunities will come from the huge need for skilled workers who can provide home-care support services for elderly people.



Image: Goodluz
depositphotos.com

1. How does organic growth **impact** on employment? Give a recent **example**.

2. What are the **major** drivers of **organic growth**?

3. How might continued **organic growth** cause a need for **workers** to develop **new skills-sets**? Describe examples.

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4. How could you use your knowledge of key organic growth impacting on the world of work to your advantage?

Industry investigation: Organic growth

Choose an **industry** in which you are interested in building your future career pathway. Research key **trends** and **statistics**, and also interview **stakeholders** from this industry.

- Describe the **recent** impact of **organic growth** on this industry.
- Explain the **current** impact of **organic growth** on this industry.
- Predict the **potential** impact of **organic growth** on this industry in the future.
- How does **organic growth** impact on **employment opportunities** within this industry?
- What are the **implications** for **my** own career pathways **preferences**?



4.21 Growth Opportunities

Emerging industries

When it comes to identifying emerging industries and industry sub-sectors nobody can be completely sure where new career opportunities will occur. However, there are some key domestic and global trends that you should consider that will help steer you in the right direction. These include (but are not limited to):

- ⇒ **Net zero emissions** by 2050 commitments (climate emission reduction goals)
- ⇒ Ongoing **digitisation** and adoption of **AI**
- ⇒ **Ageing population**
- ⇒ **Work-from-anywhere** culture (including at home, on-the-road, and remotely)
- ⇒ Global demand for **critical minerals**
- ⇒ Investment in **sovereign capabilities** (such as supply chain, defence, food and energy independence).

Many of these areas are critical **government priorities** (at all levels) driven by **policy** initiatives and **investment** to fund **training**, **research** and **development**, **innovation** and industry and employment growth.



Emerging industries and sub-sectors in Australia

- ⇒ **Clean energy:** Big growth in wind, solar, hydrogen and battery storage industries thanks to the renewable energy push, targets and government subsidies.
- ⇒ **Space industry:** Satellite technology, aerospace engineering and space exploration are moving from niche to mainstream.
- ⇒ **Technology and cybersecurity:** Expanding rapidly with demand for AI, cybersecurity, cloud services and software development.
- ⇒ **AgriTech:** Tech-driven agriculture such as drone farming, precision agriculture, organics and bio-farming, plant-based alternatives and food innovation is booming.
- ⇒ **Advanced manufacturing:** Focus on high-tech manufacturing like defence equipment, medical devices, space tech, robotics and industrial plant and equipment.
- ⇒ **Construction:** Green building (eco-construction), smart city infrastructure, modular housing manufacturing.
- ⇒ **Health-care and biotechnology:** Australia's ageing population will need innovation in health-care services, plus major investments in biotech research and medtech innovation are ongoing.
- ⇒ **Tourism and hospitality:** Opportunities for eco-tourism, indigenous tourism, luxury experiences, sustainable travel planning, and travel-at-home (due to global instability).
- ⇒ **Education technology (EdTech):** Massive growth in online learning platforms, training technologies, AI-moderation, and virtual education services.
- ⇒ **Retail:** Such as the push for better e-commerce logistics, sustainable fashion brands, direct-to-consumer (DTC) platforms.
- ⇒ **Circular economy:** Recycling, resource recovery and sustainable product design industries, are becoming big players as part of a change in values from consumers and some key stakeholders and sectors of industry - as well as government policies.
- ⇒ **Transport and logistics:** Including electric vehicle (EV) infrastructure, EV manufacturing, drone delivery systems and 'green' freight services.
- ⇒ **Mining and Resources:** More demand for critical minerals such as lithium, cobalt and copper for batteries, as well as sustainable mining tech, and increased use of AI and automation.

1. Explain how ‘**emerging industries and sectors**’ can **create jobs directly** and **indirectly** for these occupations. Add and explain **3 more**.

Occupation	Employed directly	Employed indirectly
plumber		
engineer		
aged-care manager		
TAFE teacher		
tour guide		
crop farmer		

2. Choose 3 of the **emerging industries** and/or **sub-sectors** in Australia. How might these **changes** and **trends impact** on **your own career development**? What might **you need to do** in response?

i.

ii.

iii.

Investigation

In pairs, find out examples of recent Federal, state or local government initiatives to encourage and support an emerging industry or sub-sector. As a future worker, how could you take advantage of these changes?



4.23 Growth Opportunities

A greener world

In the past decade, we have seen a growing and substantial trend emerge toward the use of more **sustainable** methods of **production** and **consumption**. Part of this trend is being driven by the values of younger people. Young people are prepared to not only talk about the need for a 'greener' world, but are ready and willing to embrace this action by choosing greener options as a consumer; as well as pursuing their careers in proactive environmentally-friendly enterprises.

More **employment opportunities** will become available for the job roles that are needed for the production stages related to **innovation**, as well as for the **implementation** of green technologies and operations. These production stages include:

- ✓ **researching and developing**
- ✓ **designing**
- ✓ **manufacturing**
- ✓ **installing**
- ✓ **operating**
- ✓ **maintaining.**

Direct job opportunities will be created in enterprises within industries and sub-sectors that develop and create environmentally sustainable work-related technologies and processes. These include renewable energy generators and suppliers, recycling firms, manufacturers of green technologies such as electric vehicle makers, industrial designers, engineering firms, parts and component suppliers, sustainable farms, environmental consulting firms, and others.

But there will also be **indirect job opportunities** that flow out into the broader economy as a result of a shift towards improved sustainability. This can create opportunities for occupations as diverse as trainers, tradespeople, wholesalers, retailers, administration and finance staff, ICT specialists, safety supervisors, quality inspectors, and dozens of others.

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Let's go green 4L

1. Consider each of these **occupations**. Identify a ‘**green**’ or more sustainable or environmentally-friendly **method** of doing **job tasks** normally performed by a worker in that role. **Add 2** occupations of your own.

Occupation	More environmentally-friendly method
supermarket retail manager	
fast-food cook	
home and dwelling builder	
restaurant manager	
delivery driver	
teacher	

Preview Draft:

2. Explain how ‘**going green**’ can **create jobs directly** and **indirectly** for these occupations. Add and explain **3 more**.

Occupation	Employed directly	Employed indirectly
tradesperson		
designer		
admin worker		
ICT worker		
technician		

Investigation

In pairs, find out examples of recent Federal, state or local government initiatives and programs that will lead to a more sustainable world of work. As a future worker, how could you take advantage of these sustainability changes?



4.25 Skills Shortages

Changing employment trends

Generally speaking, employment trends are influenced by four main factors.

1. The overall strength of the **economy** driving **employment growth**, including skills shortages.
2. The changing **structure of industry**, including the growth and decline of certain industries.
3. Changing patterns in the way that work is performed, including **numerical flexibility** and **functional flexibility** of employees.
4. External events and shocks, such as the effects of the global **COVID-19 pandemic** or changes in **global trade policies**.

You must realise that you cannot control these trends. But you can control whether you have the **work-related skills** necessary to suit changing employment trends.

Therefore, it is important that you consider how industry is changing and evolving.

Opportunities will continue to emerge in occupations and industry sub-sectors that you might not even have thought of yet!

So make yourself ready. Any ideas now?



"It's a different world now. When I started working I was a telephonist and then a typist. When I got married I was expected to give up my job! And don't get me started on the gender pay gap. Back then we were only paid 75% of what men were paid – for exactly the same job!"

Skills shortages

One of the key factors in planning your future pathway is to consider jobs that are experiencing a skills shortage. These are the occupations for which employers are crying out for workers, both now, and also likely in the future.

Skills shortages arise because of a **mismatch** between the occupations in **demand** within the labour market and the **skills offered** by potential workers.

Skills shortages provide **opportunities** for the future. Young people who are aware of future skills shortages may be best placed to train for entry into these occupations.

Australian industry is experiencing skills shortages in many areas, and in some cases has had to 'import' skilled workers to fill vacancies.

Traditionally, skills shortages have been blamed on factors such as poor industry image, lack of appropriate training opportunities and ineffective recruitment.

Skills shortages might occur in **specific regional areas**, with **recruitment difficulties** impacting on the **supply** of health-care workers and specialised tradespeople.

The global COVID-19 pandemic caused skills shortages in the acute phases during lockdowns, as well as thereafter in the post-pandemic world of work.

During the acute phases there was a lack of nurses, health-care workers, paramedics, drivers, pickers and packers, supermarket retail staff and other essential workers.

In the post-pandemic world of work occupations in hospitality, aged-care, disability-care, farm workers, fruit and vegetable pickers, construction trades workers, truck drivers, regional tourism workers and many others were (and in some case still are) in short supply.

So what occupations do you think might be experiencing skills shortages now?

Occupations in skill shortage in WA (regional and metro) as at 2024

<input type="checkbox"/> Accountants	<input type="checkbox"/> Dental hygienists, technicians and therapists	<input type="checkbox"/> Meat boners and slicers, and slaughterers	<input type="checkbox"/> Plumbers
<input type="checkbox"/> Advertising, public relations and sales managers	<input type="checkbox"/> Dental practitioners	<input type="checkbox"/> Mechanical engineering draftspersons and technicians	<input type="checkbox"/> Podiatrists
<input type="checkbox"/> Aged and disabled carers	<input type="checkbox"/> Drillers, miners and shot firers	<input type="checkbox"/> Medical imaging professionals	<input type="checkbox"/> Primary school teachers
<input type="checkbox"/> Agricultural, agritech and aquaculture technicians	<input type="checkbox"/> Early childhood (pre-primary school) teachers	<input type="checkbox"/> Metal casting, forging and finishing trades workers	<input type="checkbox"/> Psychiatrists
<input type="checkbox"/> Agricultural, fisheries and forestry scientists	<input type="checkbox"/> Earthmoving plant operators	<input type="checkbox"/> Metal fitters and machinists	<input type="checkbox"/> Psychologists
<input type="checkbox"/> Air transport professionals	<input type="checkbox"/> Electrical distribution trades workers	<input type="checkbox"/> Midwives	<input type="checkbox"/> Railway track workers
<input type="checkbox"/> Airconditioning and refrigeration mechanics	<input type="checkbox"/> Electrical engineering draftspersons and technicians	<input type="checkbox"/> Mining engineers	<input type="checkbox"/> Registered nurses
<input type="checkbox"/> Aircraft maintenance engineers	<input type="checkbox"/> Electrical engineers	<input type="checkbox"/> Mixed production farmers	<input type="checkbox"/> Retail managers
<input type="checkbox"/> Ambulance officers and paramedics	<input type="checkbox"/> Electricians	<input type="checkbox"/> Motor mechanics	<input type="checkbox"/> Secondary school teachers
<input type="checkbox"/> Anaesthetists	<input type="checkbox"/> Electronic engineering draftspersons and technicians	<input type="checkbox"/> Nurse educators and researchers	<input type="checkbox"/> Security officers and guards
<input type="checkbox"/> Arboriculture workers	<input type="checkbox"/> Electronics engineers	<input type="checkbox"/> Nurserypersons	<input type="checkbox"/> Sheetmetal workers
<input type="checkbox"/> Architects and landscape architects	<input type="checkbox"/> Electronics trades workers	<input type="checkbox"/> Nursing support and personal care workers	<input type="checkbox"/> Social workers
<input type="checkbox"/> Architectural, building and surveying technicians	<input type="checkbox"/> Engineering managers	<input type="checkbox"/> Occupational and environmental health professionals	<input type="checkbox"/> Software and applications programmers
<input type="checkbox"/> Audiologists and speech pathologists	<input type="checkbox"/> Enrolled and mothercraft nurses	<input type="checkbox"/> Occupational therapists	<input type="checkbox"/> Solicitors
<input type="checkbox"/> Auditors, company secretaries and corporate treasurers	<input type="checkbox"/> Film, television, radio and stage directors	<input type="checkbox"/> Optometrists and opticians	<input type="checkbox"/> Special education teachers
<input type="checkbox"/> Automotive electricians	<input type="checkbox"/> Financial investment advisers and managers	<input type="checkbox"/> Other engineering professionals	<input type="checkbox"/> Specialist physicians
<input type="checkbox"/> Bakers and pastrycooks	<input type="checkbox"/> Floor finishers	<input type="checkbox"/> Other medical practitioners	<input type="checkbox"/> Structural steel and welding trades workers
<input type="checkbox"/> Boat builders and shipwrights	<input type="checkbox"/> Gallery, museum and tour guides	<input type="checkbox"/> Other mobile plant operators	<input type="checkbox"/> Structural steel construction workers
<input type="checkbox"/> Bricklayers and stonemasons	<input type="checkbox"/> Gardeners (general)	<input type="checkbox"/> Painters	<input type="checkbox"/> Surgeons
<input type="checkbox"/> Broadacre crop growers	<input type="checkbox"/> General practitioners and resident medical officers	<input type="checkbox"/> Panelbeaters	<input type="checkbox"/> Surveyors and spatial scientists
<input type="checkbox"/> Butchers and smallgoods makers	<input type="checkbox"/> Geologists, geophysicists and hydrogeologists	<input type="checkbox"/> Pharmacists	<input type="checkbox"/> Telecommunications trades workers
<input type="checkbox"/> Cabinet and furniture makers	<input type="checkbox"/> Glaziers	<input type="checkbox"/> Tourism and travel advisers	<input type="checkbox"/> Toolmakers and engineering patternmakers
<input type="checkbox"/> Carpenters and joiners	<input type="checkbox"/> Graphic pre-press trades workers	<input type="checkbox"/> Train and tram drivers	<input type="checkbox"/> Transport and Travel advisers
<input type="checkbox"/> Chefs	<input type="checkbox"/> Hairdressers	<input type="checkbox"/> Training and development professionals	<input type="checkbox"/> Train and Tram Drivers
<input type="checkbox"/> Chemical and materials engineers	<input type="checkbox"/> Hotel and motel managers	<input type="checkbox"/> Truck drivers	<input type="checkbox"/> Training and development Professionals
<input type="checkbox"/> Child carers	<input type="checkbox"/> Human resource professionals	<input type="checkbox"/> Upholsterers	<input type="checkbox"/> Truck Drivers
<input type="checkbox"/> Civil engineering draftspersons and technicians	<input type="checkbox"/> Indigenous health workers	<input type="checkbox"/> Urban and regional planners	<input type="checkbox"/> Upholsterers
<input type="checkbox"/> Civil engineering professionals	<input type="checkbox"/> Industrial sprayers	<input type="checkbox"/> Vehicle body builders and trimmers	<input type="checkbox"/> Urban and Regional Planners
<input type="checkbox"/> Computer network professionals	<input type="checkbox"/> Industrial, mechanical and production engineers	<input type="checkbox"/> Vehicle painters	<input type="checkbox"/> Vehicle Body Builders and Trimmers
<input type="checkbox"/> Construction managers	<input type="checkbox"/> Landscape gardeners and irrigation technicians	<input type="checkbox"/> Veterinarians	<input type="checkbox"/> Vehicle Painters
<input type="checkbox"/> Conveyancers and legal executives	<input type="checkbox"/> Marine transport professionals	<input type="checkbox"/> Vocational education teachers	<input type="checkbox"/> Veterinarians
<input type="checkbox"/> Cooks	<input type="checkbox"/> Mathematical science professionals	<input type="checkbox"/> Wall and floor tilers	<input type="checkbox"/> Veterinary Nurses
<input type="checkbox"/> Counsellors		<input type="checkbox"/> Physiotherapists	<input type="checkbox"/> Vocational Education Teachers
<input type="checkbox"/> Crane, hoist and lift operators		<input type="checkbox"/> Plasterers and renderers	<input type="checkbox"/> Wall and Floor Tilers
		<input type="checkbox"/> Plastics and rubber production machine operators	

www.jobsandskills.gov.au/data/occupation-shortages-analysis/occupation-shortage-list



4.27 Skills Shortages

4M Skills shortages



Part A

1. What are **skills shortages**?

2. What can **cause skills shortages** to occur?

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3. How did the global **COVID-19 pandemic** impact on **Australian skills shortages**? Is this still relevant now?

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4. What potential **opportunities** might arise **for you** as a result of **skills shortages** in the Australian labour market?

Part B

1. List any **occupations** on the **skills shortages** list that **interest** you.
2. Find out the **training** you will need to do to **enter** that **occupation**. Are there any suitable '**Fee-free**' TAFE or '**Low-fee**' courses for that occupation?

<https://www.jobsandskills.wa.gov.au/skillsready>



Occupation	Training	Occupation	Training

Preview Draft:

3. Go online and find out the **latest skill shortages** information.

www.jobsandskills.gov.au/data/occupation-shortages-analysis/occupation-shortage-list

4. Apply the filter for your state. Are there any **new jobs** on the list that you are **interested in**? What about **courses**? Do a search.
5. Have any **jobs** that you were **interested in** **dropped off** the list? Does this matter?

4.29 Labour Market Trends

Labour market trends

As you learned earlier, the term labour market refers to the **demand** for, and **supply** of **employment** within the economy.

People, as **workers**, exchange their **labour** (time, skills and expertise) for **income** from **employers** (wages or salaries or commissions). This exchange process gives rise to the term 'market'.

There are a number of issues that affect the **demand** for, and the **supply** of, **labour**.

And each of these, to a varied extent, will influence potential future employment opportunities within an industry, or industry sub-sector.



Labour market trends

- ☐ Strength of the economy generally.
- ☐ Growth and decline of various industries and industry sub-sectors.
- ☐ Industry restructuring including outsourcing and responses to globalisation.
- ☐ Geographical influences that limit the supply of available employment.
- ☐ The cost of labour (including cheaper globalised outsourcing options).
- ☐ The changing nature of work, including more part-time positions and increased casualisation of the workforce.
- ☐ Increased use of self-employed contractors in 'digital' industries.
- ☐ Changes in the structure of the workforce, including greater female participation rates.
- ☐ Advancements in technology resulting in redundancies, and the emergence of new job classifications.
- ☐ Skills shortages in industries, occupations and geographical areas.
- ☐ The emergence of new industry sub-sectors and occupations.
- ☐ Changing skills-sets that are offered by available workers.
- ☐ Interstate and global employment opportunities.
- ☐ Unexpected global events, such as the COVID-19 pandemic, or trade/tariff policy shifts.

So have a think about how each of these labour market trends might impact on your industry of interest, and on specific occupations within that industry.

As you can see, some of these factors might have a positive impact on the labour market, whereas others might have a negative impact.

And of course, **stakeholder perspectives** on whether these factors are actually **positive** or **negative** might vary depending on whether you are a purchaser of labour (a producer; i.e. lower wages = good!); or a supplier of labour (a worker; i.e. lower wages = bad!).

However, one thing is for sure. **Changes** in the labour market can make it more difficult for young workers to get a positive start in their careers.

To become more **employable** younger job-seekers need to **skill-up**, **gain experience** and be more aware of the **changing labour market**.

Image: IQoncept/
depositphotos.com



Hey, that sounds just like what you are doing in your CAE and WACE program!

Part A: Labour market trends and me

From all your research, develop a **one-sentence description** of each of these **labour market trends**. Add 1 more (hint: think ‘green’). Then describe how this might **impact** on **your own career pathway choices**.

Trend	Description/Evidence	Impact on my choices?
Strength of the economy generally	The economy is growing steadily in the mid-20s, so organic job opportunities will be available.	Retail opportunities often match economic growth - so a career in retail might be a safer choice.
Growth of an industry and/or a sub-sector		
Decline of an industry and/or a sub-sector.		
Global trends		
Geographical trends		
Cost of labour		
Changing nature of work		
Innovation and new technologies		
Switch to self-employed contractors		
Skill shortages		
Emerging industries, sub-sectors and jobs		

4.31 Future and Global Trends

Future trends

There are some clear long-term employment trends occurring in the labour market.

- ⇒ Employment in goods-producing industries is under threat.
- ⇒ Employment in service industries will continue to grow as more and more people are employed in 'white-collar' and customer-service roles (but fewer in face-to-face roles).
- ⇒ There will be an ongoing need for more skilled trades workers across almost all trades occupations.
- ⇒ Large government-funded infrastructure programs will still create an ongoing need for a range of technical workers, including engineers and engineering support roles.
- ⇒ Manufacturing employment continues to decline due to greater use of capital-intensive manufacturing processes, and relocation of local producers offshore.
- ⇒ Health-care and social assistance, including nurses, aged-care workers and disability-care workers, will experience ongoing demand for more workers.
- ⇒ Education and training opportunities will continue to grow, but there will also be growth in online teaching and training.
- ⇒ Most professional services roles will grow as the economy continues to expand.
- ⇒ Retail also expands with the size of the economy. However, the shift to online retail is changing the job roles of some retail staff.
- ⇒ The training effect of the global COVID-19 pandemic will impact the availability of overseas hospitality and tourism workers, as well as farm labourers and pickers.
- ⇒ Digital innovation will create new job opportunities, but will also impact many traditional roles, including turning existing workers into self-employed contractors.
- ⇒ There will be a long-term and growing move towards a more environmentally sustainable world of work.

🧠 So how do you think any of these might impact on your future career pathways choices?

Australia still needs more trades as well as ICT, technical, engineering and practical workers.



Image: Andrey Popov/Depositphotos.com

Global trends

There are also long-term global employment trends occurring that may impact.

- ⇒ Global **digital innovation** will continue to see many new **overseas operators** challenge traditional Australian local firms.
- ⇒ Communications **innovation** will continue to enable people to **work remotely**; and for some work roles to be employed by international firms while living locally.
- ⇒ Global **international tourism** will recover for both inward and outwards services.
- ⇒ The use of **renewables** will grow, including electric vehicles, and wind and solar industry opportunities.
- ⇒ Uncertainty related to **global trade** due to US **policy changes** on tariffs, and the resultant 'trade wars'.

4N - Part B: Future and global trends

1. Choose 5 of the **future trends** that are likely to **impact** on **your** future **career** pathway prospects. For each one, **explain** the **potential impact** on you. Describe **actions you** should **do** to take advantage of these future trends.

Future trend	Potential impact on me?	What I need to do.

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2. From your **network**, find and **interview** a **worker** who has been **impacted** by **global trends**. How have these trends **changed** how they **work**, as well as impacting on **their** future **career prospects**? What **advice** do they give you?

Note: Your teacher might arrange a guest speaker to talk about the impact of global trends.



4.33 Labour Market Trends

Local industry trends

When you are investigating potential growth opportunities within an industry, you have seen that the statistical information is on a **broad scale**.

Unfortunately, this **macro** information might not necessarily give a young job-seeker a true indication of what is happening in a particular geographic region.

So it is important that you **drill-down** to analyse statistical information to find out about **local** industry and employment **trends**. Doing this will provide you with more of a **micro** focus.

Drilling-down: Local industry employment share

If an industry's share of employment in your local area is 10%, and in WA it is 7%, and in Australia is 4%, you can see that there is a greater proportional incidence of that industry operating locally than compared to WA. And there is a much greater incidence of that industry operating locally compared to Australia as a whole.

This means that it is an **industry of importance** in your **local area** or region. This can create opportunities for local job-seekers.

This is especially relevant for industries, industry sub-sectors and enterprises that are situated or concentrated in local geographic areas, and in particular regional centres.

However, if you find that the industry share of employment in your local area is just 2%, and in WA it is 4% and in Australia is 1%, then there are likely to be far fewer job opportunities locally, in this industry.

So therefore, this is not an industry of importance in your local area or region. This is an **under-represented industry**.

If you are interested in the types of work needed within the industry, you might still work within this industry by becoming higher-skilled, making yourself more in demand and more employable. But you can't just rely on there being a lot of jobs locally in an **under-represented industry**. You will have to 'work harder' to access any entry-level positions.

Drilling-down: Regional industry and industry sub-sector trends

ABS and Jobs and Skills Atlas statistics might show that manufacturing employment is declining. But that is an Australia-wide statistic.

You can drill-down to a particular state, and in many cases down to a particular regional area, to find industry, employment and other labour market statistics that give a more accurate picture of what is happening in your local area or region.

And of course, manufacturing is a broad term. There are many sub-sectors (sub-divisions) within manufacturing. Some of these are likely to be growing, such as industrial manufacturing.

And then of course, what about if a new electric vehicle manufacturer, or a solar panel maker, opens near you? In that situation, manufacturing will actually grow in your area!

The **Jobs and Skills Atlas** is a key portal for labour market information.

<https://www.jobsandskills.gov.au/jobs-and-skills-atlas>



You can drill down by **state** and by **regional geographical area** to get a much clearer picture of local **industry** and **occupation employment levels**, **unemployment** rates, **labour market** ratings, estimated **vacancies**, **income**, average **hours** (and more for occupations) and a lot of other data.

Take some time to explore and compare. Your teacher can guide you and clarify any labour market and industry concepts if you need them to.

Key labour market information relevant to me

(Note: You always need to check the 'Source' info so that you know which time period the statistics and information applies to - this helps establish current relevance.)

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4.35 Assessment Task 1

AT1b Labour Market Trends - Response
- Learning and work exploration

For your Unit 3 **Response** assessment task you will complete either:

- ☐ AT1b: Labour Market Trends - Response; or
- ☐ AT1a: Personal Management and Initiative - Response; or
- ☐ A combined task featuring content from 1a & 1b; or
- ☐ Some other 'response' task as set by your teacher.

In total, the 'response' task will account for one of your four assessment tasks for Unit 3. Your teacher will inform you of the **scope** and **format** of the task, and the **topic areas** that you will be required to respond to. This will enable you to properly **research** and **prepare** for the task.

Task scope, formats, details and dates

Topic areas that will be covered

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Name:Key dates:

UNIT 3
AT1b

AT1b: Labour Market Trends - Response		Must Do?	Due Date	Done	Level
		<input type="radio"/>		<input type="radio"/>	
		<input type="radio"/>		<input type="radio"/>	
		<input type="radio"/>		<input type="radio"/>	
		<input type="radio"/>		<input type="radio"/>	
		<input type="radio"/>		<input type="radio"/>	
		<input type="radio"/>		<input type="radio"/>	
		<input type="radio"/>		<input type="radio"/>	
		<input type="radio"/>		<input type="radio"/>	
		<input type="radio"/>		<input type="radio"/>	
		<input type="radio"/>		<input type="radio"/>	

Job Applications

5

5.01 Job Applications.....	108	5.25 Digital Applications	132
5.05 Job Advertisements	112	5.27 Cold-Canvassing.....	134
5.11 Applying For Jobs	118	5.29 Assessment Task 2	136
5.17 Selection Criteria.....	124	5.31 Review and Reflection	138

Activities 5: Job Applications		p.	Due date	Done	Comment
5A	Job applications	109	<input type="checkbox"/>	<input type="radio"/>	
5B	Application requirements	111	<input type="checkbox"/>	<input type="radio"/>	
5C	Sources of jobs	113	<input type="checkbox"/>	<input type="radio"/>	
5D	Unpacking job ads	116	<input type="checkbox"/>	<input type="radio"/>	
5E	Job application tips	119	<input type="checkbox"/>	<input type="radio"/>	
5F	Job application tips	121	<input type="checkbox"/>	<input type="radio"/>	
5G	To the letter	122	<input type="checkbox"/>	<input type="radio"/>	
5H	Informal selection criteria	125	<input type="checkbox"/>	<input type="radio"/>	
5I	Common selection criteria	127	<input type="checkbox"/>	<input type="radio"/>	
5J	Responding to job ads	130-131	<input type="checkbox"/>	<input type="radio"/>	
5K	Digital action plan	133	<input type="checkbox"/>	<input type="radio"/>	
AT2	Job Application - Career building	136-137	<input type="checkbox"/>	<input type="radio"/>	

Comments:

5.01 Job Applications

Job applications

The job application process is the way that employers connect with potential employees as part of the **recruitment** and **selection** process. So it is crucial that you start to master this as you emerge from Year 12 and into the wider world of work.

When applying for jobs, some firms will ask you to **email** your application. This means that you, as an applicant, will need to ensure that your documents are in a widely used format, such as a PDF.

Many job application processes utilised by larger enterprises are **automated** using digital recruiting software.

This requires you to input your information into **pre-determined fields**, and/or to **upload** your documents.

These types of fields have **character lengths** which means that your information cannot exceed a certain number of **keystrokes**. You have to carefully pre-plan this as you don't want the most important information about you being cut off!

And often this software is 'smart' software. The software uses **AI** capabilities to scan applications looking for key **skills**, **qualifications**, **experience** and **accuracy** of information. This helps to automatically eliminate serial applicants, time-wasters, and others who may not be suitable.



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1. What is a **job application**?

2. What do **you think** are the most **important parts** of getting a **job application** 'right'?

3. What **experiences** have **you had** with **job applications**?

Applied

Interview some people who have gained employment. Ask them either about the job application process they had to follow; or the process they would use to recruit workers.

An employer you have worked with.	A small local business owner.	A manager in a large organisation.	An experienced worker in a workplace.
A teacher who is not a CAE teacher.	An employed student not doing CAE.	An older family member	Other:

5.03 Job Applications



Cover letter

- ⇒ Many jobs will ask applicants to 'attach' a cover letter.
- ⇒ A cover letter is a brief introductory letter that summarises: who you are, the role you are applying for, why you are applying; and a very brief outline of why you may be suitable.
- ⇒ Cover letters are usually emailed, or entered into an early form field on a digital application.
- ⇒ Cover letters are assessed for grammar and accuracy, as well as your suitability. So they should always be written formally.

Expression of interest

- ⇒ Some jobs, especially higher-level or government roles, ask applicants to provide an initial expression of interest (EOI).
- ⇒ Sometimes this will happen before the application process has started.
- ⇒ An EOI helps filter out uninterested applicants, as only those who have taken the time to write and email their EOI will receive the application materials.
- ⇒ As an applicant, you are being assessed right at the beginning with your EOI.

Application letter

- ⇒ Many job advertisements ask an applicant to submit a letter along with their résumé.
- ⇒ Employers use application letters to test your interest in the job, your suitability, as well as your ability to use correct grammar and spelling.
- ⇒ An application letter is the first stage in addressing the key selection criteria, especially common information criteria.
- ⇒ A formal application letter needs to be set out professionally and act as a selling tool for you.

Application letter responding to selection criteria

- ⇒ This is a complex type of application 'letter' using formal selection criteria for higher-level careers.
- ⇒ Applicants need to provide more information in their application letters or EOI than what is on their résumé, and demonstrate or 'prove' what they are saying on their CVs.
- ⇒ You must clearly and succinctly describe how your experience and knowledge show the likelihood of your ability to fulfil the requirements of the specific job.

Cold-canvassing

- ⇒ Sometimes also called cold-calling, this method involves you being proactive. When cold-canvassing, you take the initiative and approach potential employers by visiting, calling or contacting them.
- ⇒ You must have all your career information, such as your résumé, training evidence and references, ready to go.
- ⇒ In times of labour shortages, cold-calling can extend to checking 'window' vacancies in the shopping precinct or on the main street.

Social media (and DMs/PMs)

- ⇒ Many small businesses are increasingly using social media posts on community pages to put a call out for workers.
- ⇒ You may not see these directly so it is important to have people in your networks keeping an eye out for you.
- ⇒ Your first reply is likely to be a direct message. So you need to develop a 'script' to reply to the employer.
- ⇒ Once you have a script with clear and concise information, you just need to tailor it to the position, and then to make sure you reply professionally.

Preview Draft:
Do not copy

1. What is an **expression of interest**? When might **you have to** complete an **expression of interest**?

2. What is a **cover letter**? Why is it **vital** that you prepare a good cover letter?

3. What is **cold-canvassing**? When might cold-canvassing be a **good job-seeking technique**?

4. How is **social media** being used to **recruit** potential **workers**? What do you need to **do** you enhance your **chances** through this method?

5. What is a **job** (position) **description**? List the **main elements** of a job description.

Applied: Prepare a '**script**' to help you **get ready** for potential **cold-canvassing** or **social media job** opportunities. What **Pathways Portfolio documents** will you need to have ready to go? List ideas in your work folios, then report back in groups.



5.05 Job Advertisements

Job advertisements

It is important that you are aware of the main sources of **job opportunities**. You then have to determine which combination of these sources is best suited to your career pathway.

Job advertisements can 'appear' in a range of different places. Most are advertised **online** through job-seeking **portals** such as:

- ⇒ www.seek.com.au
- ⇒ www.adzuna.com.au
- ⇒ www.careerone.com.au and
- ⇒ <https://au.jora.com/>



Image: RawPixel/Depositphotos.com

There is also a range of **speciality**, industry-specific, and agency web portals including www.ethicaljobs.com.au as well as sites related to hospitality, nursing, aged care and **NDIS** positions (among others). There are also regional-specific portals such as <https://regionnjobs.com.au>.

The **Commonwealth Government** funds a system of employment agencies to find jobs for the unemployed. Start with: www.workforceaustralia.gov.au

There are also a range of providers funded by the **Job Access** scheme for people with **disabilities**.

Most large organisations have dedicated **online careers pages** and **application** portals that enable you to directly apply for employment.

Increasingly, employers looking to fill casual or lower-level jobs are using their digital platforms to reach potential applicants. This is complemented by many smaller employers posting 'staff-wanted' **call-outs** on **social media**.

In recent years, (due to labour shortages), we have also seen a return of 'staff-wanted' **ads** appearing in the windows of local retailers and hospitality venues.

Sometimes it's not always easy to find entry-level positions advertised formally. This is where **networking** (including social media networking), **cold-calling** and previous **work placements** can assist you to source potential job opportunities. Networking can extend to the use of **LinkedIn** as you build your career.



Image: Rawpixel/Depositphotos.com

Sources of Jobs

Online employment
jobsites & portals

Online employment
advertisements

Business websites &
online applications

Work placements
and trials

Direct approach/
cold-calling

Local newspapers
and/or digital sites

Social media
call-outs &
community pages

Volunteer work
opportunities

Workforce Australia
(Aust. Government)

Professional and
personal networks

Specialist and support
agencies

Employment
agencies



Image: lisafx/
Photos.com

Preview Draft:

Sources of jobs 5C

1. Which of these **sources of jobs** have **you** ever used? **Why** was that? What was the **outcome**?



Do not copy

2. Interview 6 different people **who are working**. Ask them how **they** found out about their **jobs** and **where** the jobs were **advertised**.

5.07 Job Advertisements

Unpacking job ads

Once you find an ad you like the look of, how do you read it? Well, most jobs that are **advertised formally** will communicate similar information. Jobs for **government departments** and **agencies** will follow **stricter rules** of communication.

Informal job advertisements (i.e. call-outs on social media) will contain some of this key information. The rest you will find out when you make a connection with the employer.

So when you are browsing job advertisements, look at the headings and find these parts within the text.

⇒ Name of the enterprise

The organisation, business or 'brand' name. (e.g. ColesWorths Supermarkets, Punnings Bunbury, McKaffe, Department of Animal Affairs, etc..)

Sometimes jobs handled through agencies might not name the employer at first (e.g. A large car parts manufacturer in Maddington is looking for a steel fabricator).

⇒ Position title

The name of the occupation or job role. (e.g. Wanted: PastryChef/ Plumber's Labourer/ Postal Delivery Officer/ Disability Support Worker, etc..)

⇒ Employment status

(e.g. Full-time ongoing/ part-time ongoing/ casual/ fixed-term contract)

⇒ Time fraction

The percentage of a standard week worked for non full-time work (e.g. Part-time 3 days (or 0.6)/ part-time 5 half-days/ casual 20-25 hours a week.)

⇒ Occupation level

The level of the job classification. (e.g. Retail employee Level 2/ 2nd year apprentice, trainee/ tanker driver with endorsed license & ADR.)

⇒ Location

Usual place of work (e.g. Working onsite in Fremantle // located in the CBD office // stationed in the Margaret River area and surrounds // situated in the Pilbarra region via FIFO.)

⇒ Position within the workplace structure

The responsibility of the job role // the departmental team // the level of management 'superior' to the job role // the levels of workers below (subordinate) the job role. (e.g. Reporting to the Finance Manager // working in the procurement team.)

Image: VladimirNenezic/
Depositphotos.com



Almost (but not totally) gone are the 'olden' days of print job classifieds.

Image: Devon/
Depositphotos.com

Preview Draft:
Do not copy

You must check the location, or you might end up somewhere unexpected!



⇒ Pay/remuneration

Wage or salary or retainer/commission or piece-rate, plus other conditions and allowances. (e.g. Award rate of \$25.64 per hour // an annual salary of \$75,000+ super // to be negotiated based on experience // etc.; or pro-rata pay if part-time.)

⇒ Normal hours of work

(e.g. Between 8am and 6pm with options for flexibility // Mon-to-Fri with some weekend overtime // 2am start in the bakery // split shift of 11 to 2 and 5 to 9 // or the hours normal business is conducted.)

⇒ The role (job description/perhaps also job specifications)

The job/position description outlining the main expected tasks, roles and responsibilities, sometimes including safety and policy behavioural expectations. These will be very detailed for government-type jobs and large organisations.

⇒ You

Your qualifications, personal attributes and experience the organisation is looking for. (e.g. Commerce degree plus 3+ years experience // at least 6 months in a face-to-face retail role // Cert 4 in Vet Nursing plus direct practice experience // entry position requires good ICT skills, punctuality and reliability.)

⇒ Other requirements

Any special qualifications for the job. (e.g. Being legally able to work in Australia // Working with Children check // having a (manual) driver's license // meeting minimum literacy and numeracy standards // and anything else pertinent to the job.)

⇒ Application process

How to register interest, format to respond (i.e. cover letter/email), which digital or hard copy documents are required, selection criteria, online portals/forms to use, dates to submit by, and other organisation-specific processes. May be quite informal for small enterprises or local businesses (e.g. 'give me a call tomorrow after 3pm' // or 'drop in just before closing for a chat and bring along your Pathways Portfolio').

⇒ Further information

Usually a number or email to ask specific questions, or to register an expression of interest, or to request a position description and formal application. Might include links to information videos hosted online; could also be a QR link.

Job (position) description

- ⇒ Job (position) descriptions outline the key functions and roles expected of an employee to successfully do the tasks and responsibilities associated with a particular job role. Job descriptions relate to the position and not to the person.
- ⇒ Job descriptions must be developed to clearly meet the legal requirements associated with a job role, such as the correct job classification, pay rates, leave and other entitlements, superannuation, etc., as set down in the relevant registered agreement, award or minimum pay rates.
- ⇒ Job descriptions are developed and used when advertising for potential employees. The job advertisement will usually clearly communicate the key elements of a job description.

5.09 Job Advertisements

5D Unpacking job ads

1. Match the **explanations** below with the **14 sub-headings** that are usual parts of a job advertisement, and listed in 'Unpacking job ads' on pp.114-5.

Parts of job ad	Explanation
	Business name.
	Wage, salary or other.
	Usual place of work.
	Percentage of the full-time equivalent week worked.
	Who they report to.
	Qualifications & attributes the employer is looking for.
	How to apply.
	Name of the job.
	A contact number to ask specific questions.
	Extra requirements, skills and qualifications.
	Full-time or part-time or casual or contract.
	The hours business is conducted.
	Job tasks and responsibilities.
	Job classification.

2. Look through the **job ad** on p.117. Answer these questions in your work folios.
- How is the job ad **laid out**? Is it **clear** and easy to follow?
 - Describe the **position** and its **key responsibilities**.
 - What '**type**' of **person** is the enterprise looking for? Explain using examples.
 - How would you describe the **culture** of the **enterprise**? Does this **suit you**? Why/why not?
 - Would **you meet** all the **required skills** and **attributes**? Why/why not?
 - Would **you still apply** even if **you didn't meet** some of **these** skills and attributes? Why/Why not?
 - Find **another job ad** and outline if it follows a **similar pattern**. What do you notice that is the **same** or **different**?



KB Home-Fi**Job title:** Sales Associate**Location:** Perth CBD - Hay Street**About us**

At KB Home-Fi, we are passionate about providing the latest and greatest in-home electronics to our customers. Our store is a hub for innovation and cutting-edge technology. If you're tech-savvy and ready to kickstart your career in the world of home electronics, we have the perfect opportunity for you!

Job description

As a Sales Associate, you will play a crucial role in assisting our customers with their home electronics needs. This includes providing product information, recommendations and ensuring an exceptional shopping experience. You will also be responsible for maintaining the store's appearance, processing transactions and assisting with inventory management.

Key responsibilities

- **Customer Assistance:** Assist customers in selecting the right home electronics products, answering their questions, and providing guidance.
- **Product Knowledge:** Stay up-to-date with the latest technology trends and product features.
- **Sales Goals:** Meet and exceed sales targets by offering excellent customer service and upselling.
- **Store Maintenance:** Maintain the store's visual appeal by arranging products and displays.
- **Inventory Management:** Assist with receiving and organising inventory.
- **Cash Handling:** Process transactions and handle cash responsibly.

Attributes

- **Tech-Savvy:** Passion for and knowledge of home electronics products.
- **Customer-Focused:** Friendly, approachable, and dedicated to excellent customer service.
- **Team Player:** Willingness to work as part of a dynamic team.
- **Communication Skills:** Strong verbal communication and active listening skills.
- **Adaptability:** Willingness to learn and adapt to changing technology and industry trends.

Requirements

Education: Year 12 completion.

Hours: Must be able to work some evenings and weekends (on a rotating basis).

Age: We also strongly encourage juniors who are enthusiastic about technology to apply.

What we offer

- Competitive hourly wage.
- Employee discounts on home electronics.
- Training and opportunities for career development.
- A fun and supportive work environment.
- Flexible scheduling to accommodate your educational commitments.

If you are passionate about technology and eager to launch your career in the world of home electronics, we want to hear from you! Join our team and help our customers discover the latest innovations in home electronics.

To apply, please send your résumé and a brief cover letter to hr@kbhomehifi.com.au or visit our store at CBD Hay Street to apply in person.

KB Home-Fi is an equal opportunity employer. We welcome applicants of all ages, backgrounds, and experiences. We respectfully acknowledge the Traditional Owners of the land and waters we operate on and within, the Whadjuk Nyoongar peoples.

5.11 Applying For Jobs

Application types

Different jobs, industries and organisations may prefer to use varied application methods. We want you to be prepared for all possibilities. The three most common types you are likely to experience are:

- i. **written applications**
- ii. **verbal applications**
- iii. **online applications.**

i. Written applications

- ⇒ These should be prepared as a typed, formal business letter.
- ⇒ You must refer specifically to the job or position you are applying for.
- ⇒ You must also refer specifically to the organisation (if known) or industry that you are applying to.
- ⇒ Of course, you must spellcheck, edit and review the letter.
- ⇒ Keep it to one page and use a simple plain font that is easy to read.
- ⇒ You can develop a type of template or model as part of your pathways portfolio.
- ⇒ Many written application processes now use exclusively digital methods.
- ⇒ Local and smaller employers using social media networks might ask for a short written PM or DM or email (like a cover letter) which is more of an informal approach.

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ii. Verbal applications

- ⇒ These are a bit like an application and interview rolled into one. But they can save time.
- ⇒ You might get this opportunity through a network contact, i.e. "Drop in at 4pm and we'll have a talk about your options," or "...call tonight; we'll have a quick chat."
- ⇒ These might be favoured by small local employers who want to get to know someone personally rather than just read paperwork (that really, anyone, or AI, could've written)!
- ⇒ Or they might be used for bulk 'cattle-calls' (meaning they really are more of an interview).
- ⇒ Consider verbal applications a pre-test. They might seem more informal, but of course you are being assessed and judged; especially on your interpersonal and communication skills; and your 'attitude'.
- ⇒ Cold-calling involves verbal applications. So you need to prepare a 'script' of what to say and how to sell yourself confidently.
- ⇒ You might need a different verbal communication approach for face-to-face, or for phone, or for Zoom/Facetime applications.
- ⇒ Most people struggle when doing verbal applications. It takes practice.

iii. Online applications

- ⇒ These generally use a template and often have character lengths for fields.
- ⇒ You must complete the application; just like filling out a form.
- ⇒ They will require basic biodata about you.
- ⇒ They will also ask for information, skills, experience etc., related to both you, and to the position.
- ⇒ You will need to complete all sections. There might even be a (timed) test component!
- ⇒ You should pre-prepare all your answers in a program such as Word and edit, spellcheck and review for character length.
- ⇒ Then when you've had this checked, copy and paste your information into the appropriate sections on the online form.

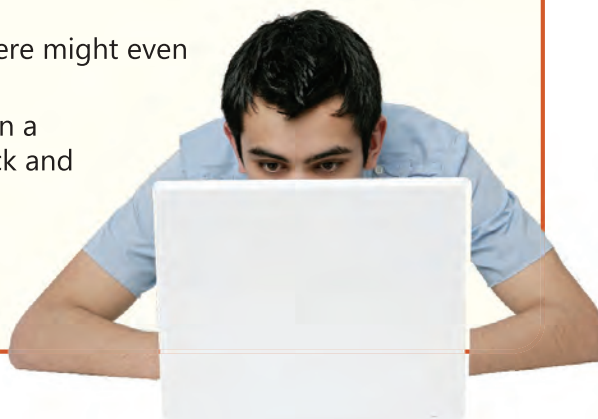


Image:
Eyecandy Images/Eyecandy
Images/Thinkstock

Job application types 5E

1. Which **types of jobs** do you think are **more suitable** for each of the 3 application types?
2. Explain why you **would** and/or **wouldn't** prefer each application type.
3. Suggest **another application type** and complete the questions for this as well.

Type	For jobs...	My preference and why and/or why not.
written application		
verbal application		
online application		
other...		

5.13 Applying For Jobs

Application letter

As you know, an important part of successful job-seeking is writing a job **application letter**. An application letter is your first stage in addressing the key **selection criteria**.

Many job advertisements ask you to submit a letter along with a **résumé**. You might also have to create an application letter for a **volunteer**, **work placement** or **work experience** position.

Some positions will ask you to write an application letter, usually sent via **email** or **uploaded** to a **recruitment portal**. This is a **formal letter** and needs to follow standards and conventions of 'business' letters regardless of whether it is emailed, uploaded or posted (rare these days).

Some firms will ask you to email your application, so you need to ensure that your documents are in a widely used **format**, such as a PDF. At times, the application process will stipulate a 1-page letter, or a 250-word letter, with the letter saved using a specific **naming convention**. You must meet these requirements, as they also test that you can follow instructions

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Application letters are very important. Employers use these letters to test your **interest** in the job, your **suitability**, as well as your ability to use correct **grammar** and **spelling**. Your teacher will likely show you a few different job application/cover letter formats.



“Let me just have a little look at your application letter.”

Cover letter

Many jobs will ask that applicants attach a cover letter. A cover letter is a brief introductory letter that summarises:

- ✓ **who** you are,
- ✓ the **role/position** you are applying for,
- ✓ **why** you are applying; and
- ✓ a very brief **outline** of why you may be **suitable**.

Cover letters are usually **emailed**, or entered into an early form field on a digital application.

Cover letters are assessed for grammar and accuracy, as well as your suitability. So they should always be written formally.

Cover letters are a way for you to make a good **first impression**.

It is important to understand, that although a good cover letter won't immediately get you a job (or even an interview), a bad cover letter will pretty quickly **not** get you a job.



Image: mybaitshop/
Depositphotos.com

Application Letters

Be set out as a formal business letter or email.

Use plain fonts and spacing between paragraphs.

Be typed, unless you are asked to handwrite your letter (rare nowadays).

Include the correct addressing, spelling and titles of anyone named in the advertisement.



Image: Rawpixel/Depositphotos.com

Relate specifically to the position and organisation.

Clearly explain how you could be a benefit to the organisation, (i.e. what can you offer that will make you a suitable employee?).

Show how your skills, competencies and experience make you able to do the job (or learn to do the job).

Job application tips 5F

Use the terms to complete the following passage about job application letters:

- | | | | |
|---------------------------------------|--------------------------------------|----------------------------------|---------------------------------------|
| <input type="checkbox"/> application | <input type="checkbox"/> experience | <input type="checkbox"/> offer | <input type="checkbox"/> titles |
| <input type="checkbox"/> asset | <input type="checkbox"/> formal | <input type="checkbox"/> plain | <input type="checkbox"/> typed |
| <input type="checkbox"/> competencies | <input type="checkbox"/> handwriting | <input type="checkbox"/> skills | <input type="checkbox"/> specifically |
| <input type="checkbox"/> copy | <input type="checkbox"/> learn | <input type="checkbox"/> spacing | |

An **a**_____ letter should be set out as a **f**_____ business letter. The letter should be **t**_____ unless you are asked to **h**_____ your letter. The letter should use **p**_____ fonts and generous **s**_____ between paragraphs. The letter should include the correct addressing, spelling and **t**_____ of anyone named in the advertisement. The letter should relate **s**_____ to the position and organisation and must not be just a general, generic or form letter. The letter should summarise how your main **s**_____, **c**_____ and **e**_____ enable you to do the job; or show how you might **l**_____ to do the job. The letter should clearly explain how you could be an **a**_____ to the organisation, i.e. what can you **o**_____ that will make you a good employee? Always keep a **c**_____ of the letter for your own records.

Discussion: Do you think that in the digital age any employer would still want you to **handwrite** a letter? What **jobs** might need **very good handwriting**?



5.15 Applying For Jobs

5G To the letter



In pairs, take a look at these **cover letters**. They're not all bad, but they certainly need a 'bit' of **improving**.

1. What **type of job** is each applicant applying for?
2. What would the **employer** be **looking for** in an **applicant**?
3. Edit and/or re-write these cover letters to **make them better**.

Dear Fred Kelsokov

I'm applying for the furniture removalist job I spotted online. You'll find my resume and character references attached, just like you asked.

I'm strong and a real hard worker. I'm all about the physical work and soaking up wisdom from old-timers in the industry with experience like yours.

Looking forward to hearing from you soon.

Dear Irena

I spotted the weekend waitstaff ad in your window and followed the QR link. I've uploaded my resume through the link and now want to drop you a note. I'm pretty stoked about the idea of working at Selma's Soul Food. It sounds like a blast. I'm all about being a team player, and my referees are down to vouch for that. They're cool with you giving them a buzz whenever. Also, I'm currently doing a VET course in hospitality.

You can reach me on my mobile if you want to chat, just avoid school hours.

Hoping for a positive response and big props for the awesome work you're doing!

Peace out!

4. Have a look at the **sample letter** on p.123 It may sound **formal**, but your teacher will read it out to you. Listen for the **key words** and **phrases** and think how you could **adjust** these for your own 'register'.
5. Pair up with another student and **modify this letter** based on each others' **pathways goals** and **experiences**. Read this aloud and then make refinements.

Applied

- a. Create a typed **cover letter** to respond to this job advertisement in the window of Freddie's Funland and Mini-Golf.
- b. Assume the employer has asked you to send them a social media **DM** or **PM**. Change your cover letter to suit a social media message format.
- c. Would you make any other changes if they asked you to send an **SMS** message? Explain.

**Freddie's Funland
and Mini-Golf
Casual staff
wanted.
Send your CV &
folio or enquire
within!**

1/43 Downs Place,
SPRINGTOWN, WA, 6057

1a. Your address, note the format!

May 4th, 2026

1b. Date of writing the letter.

Ms. Racine Ranangana
Owner

Racine's Retro Bazaar

222 High St

Springtown Heights VIC 6058

1c. The name, title, and address
of who you're sending to. Note
the format. If you don't know their
pronouns then use their full name.

Dear Ms. Ranangana

2. Intro title of letter.

I am applying for the position of casual retail assistant that was listed
on www.seek.com.au on May 2nd, 2026.

3. Reason for letter
so it gets to the
right person.

I am currently completing my WACE (Year 12) at Springtown College
and as part of this am studying a Certificate II in Retail. I hope to
develop a long-term career in a retail setting such as a speciality store
or a collectibles/second-hand emporium.

4. About you
now and where
you want to go.
Relevant subjects/
courses show your
suitability.

Some of the units I am doing as part of my VET course include:

- Engage the customer
- Communicate in the workplace to support team and customer
- Work effectively in a service environment
- Advise on products and services
- Identify and respond to security risks
- Contribute to workplace health and safety.

5. Briefly
experience or study
examples related
to the position,
occupation and/or
industry.

In March this year I completed work placement for 2 weeks at the
Biggie's Blows'n'bits in Springtown Plaza. During my placement
I gained retail industry skills and competencies by dealing with
customers, controlling stock and using equipment safely.

6. Any relevant
experience and
competencies that
you have.

This experience made me very interested in building a career in
customer service because I really enjoyed the slower pace of the
shop and being able to help customers choose. I have found through
my retail course that I would be better suited for a customer-focused
face-to-face retail environment that engages customers.

7. What you have
got out of your
experiences and
what makes you
happy at work?

I have real enthusiasm and love for all things retro and a range of
retail, ICT and merchandising skills that I can contribute positively
to your team. I also welcome the chance to gain more training from
your organisation.

8. The win/win; for
you and them. Also,
how you are willing
to grow.

I have included a copy of my résumé and 2 references. I look forward
to hearing from you soon about the possibility of working at Racine's
Retro Bazaar.

9. The sign-off.

Yours Sincerely

Shoanna Marslin (She/her)

enc: Résumé and references

10. Indicates you
have enclosed
other material such
as a résumé.

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5.17 Selection Criteria

Selection criteria

Some application processes require you to respond to **selection criteria**. This means that applicants need to provide more information in their **application letters** or **expressions of interest** than what is contained in their résumé.

Applicants are being asked to demonstrate or 'prove' what they are saying on their CVs. The 'responses' help show the likelihood of an applicant's ability to fulfil the requirements of the specific job.

You are more likely to encounter **formal selection criteria** for higher-level, career-focused positions.

However, **informal selection criteria** are also being increasingly used due to the switch to online applications. Many e-applicants are applying for jobs that they are not qualified for by simply attaching their CVs as part of the online process.

Selection criteria enable employers to 'cull' prospective applicants quickly and eliminate serial applicants who are not suited to that job.

If an application asks you to address specific selection criteria (such as a list of questions) then the employer (or agency) is using a formal selection criteria process.



Preview Draft:

Image: antimartina/
Depositphotos.com



Informal criteria for selection

All positions are filled using a pre-determined set of criteria to guide the selection of applicants. These are the qualities the hirer is looking for in a suitable applicant for the job. For **entry-level positions**, these criteria for selection might include an applicant's:

- ✓ education level
- ✓ vocational qualifications
- ✓ general experience, including transferable skills
- ✓ industry-specific experience
- ✓ licenses and industry-specific certifications
- ✓ practical or technical skills
- ✓ safe use of equipment, machinery and work-related technologies
- ✓ demonstrated evidence of successful teamwork
- ✓ community participation and involvement
- ✓ leadership experience
- ✓ general skills and abilities such as punctuality and reliability, communication and numerical skills
- ✓ health and fitness (where applicable for the role)
- ✓ age (where applicable for the role)
- ✓ understanding of the roles and responsibilities of the job
- ✓ understanding of the industry,
- ✓ and other criteria upon which an applicant might be judged as suitable for the specific role, that workplace and that organisation.



Informal selection criteria 5H

Sometimes we can learn more about unfamiliar processes by helping others. In pairs, develop **responses** for each of these **selection criteria questions**. Add 2 more.



Informal criteria	Me now...	What do I need to do?
education level		
vocational qualifications		
general experience & transferable skills		
industry-specific experience		
transferable skills		
licenses & industry-specific certifications		
practical or technical skills		
safe use of equipment & technologies		
evidence of successful teamwork		
leadership experience		
community participation		
punctuality & reliability		
communication skills		
health and fitness (if relevant)		
age (if relevant)		
understanding the roles of the job		
understanding of the industry		

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5.19 Selection Criteria

Common selection criteria

Selection criteria guide the recruitment and selection process. There are common selection criteria that are used for nearly all job application situations. In most cases, these will reflect:

- ⇒ the type of **organisation**, i.e. mission, values, goals and operations
- ⇒ the type of **job/position** being filled, i.e. job description
- ⇒ the type of **person** being sought, i.e. the workplace culture.

Selection criteria try to elicit responses that show the interrelationship between an applicant's **generic skills**, **employability skills** and **industry-specific skills**.

From here on, we will refer to these informal criteria for selection as 'selection criteria' rather than that more formal definition, as you are more likely to experience these examples of selection criteria at this stage of your career pathway.



Common 'Selection Criteria'



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Entry-level generic skills

Before an employer will consider you for a role they will generally expect you to be able to prove that you can deliver on these 'Big 10' entry-level generic skills. So, how will you communicate and 'prove' these in your portfolio presentation?

1. Punctuality
2. Literacy
3. Numeracy
4. Teamwork
5. Communication
6. Following instructions
7. Technological competence
8. Health and fitness
9. Working safely
10. Ability to accept responsibility.

Employability skills

And don't forget about your CAE employability skills. How will you best communicate and 'prove' these in your portfolio presentation?

- ⇒ Communication
- ⇒ Time management
- ⇒ Digital literacy
- ⇒ Problem-solving
- ⇒ Teamwork
- ⇒ Critical thinking

Industry-specific skills

And finally, which applied examples could you use to communicate the industry-specific skills you have developed?

A few crossover examples in each of the employability skills areas is a good start.

Common selection criteria 51

1. Rephrase the 8 'Common Selection Criteria' on p.126 into **how** they **might** be **asked** in a **job interview** as **questions**. (Your teacher can help if you need it.)

2. How would **you respond** to **each** of these **questions**?

You will need to **relate** some of your answers to a **specific industry** and **job** in which you might be interested.



Question	Answer
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	

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Applied



- Research job opportunities for a position you are interested in now, and/or one that matches your future career pathways goals. Find out and document the selection criteria for these positions.
- Explain whether these selection criteria are general (informal), or more specific to the type of occupation and industry.
- Do you meet these selection criteria? Why so, or why not?
- What might you have to do to skill-up so that you can satisfy selection criteria in the future? Get advice.



5.21 Selection Criteria

Addressing selection criteria


i. SAO Technique

One method to address selection criteria and/or interview questions is to use the SAO technique. This involves treating all questions or criteria as a 3-part process, and developing or providing responses in three stages.

1. Situation: Describe a task or situation where you demonstrated work-related or transferable competencies and skills.

2. Action: Give examples of what you did and how you did this. Identify resources used such as other people, equipment, etc..

3. Outcome: Summarise the outcome; was it successful and why; or was it unsuccessful and if so, how would you improve?

 So consider how you would use SAO if you were asked to, “Describe how you have worked effectively in a team.”

*Image: william87/
Depositphotos.com*

Using SAO

Have a look at the SAO example below and discuss this as a class. What would you have done in that application situation?

What do you reckon? Has this applicant clearly described the situation that happened, explained the action, and then reported on the outcome?



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Applying SAO

Question: ‘Describe a time where you had to use initiative and explain what you did.’

Applicant: “Earlier this year I was working part-time as a waiter at a busy café during a long weekend. We were short-staffed, and a large group arrived unexpectedly without a booking.”

Action

The ‘reader’ would now be thinking, ‘...So, what did you do?’

Applicant: “I quickly checked the floorplan and saw that two small tables could be rearranged to fit the group. I grabbed menus, set the table, and let the group know we’d get them seated shortly. While doing this, I gave the barista and kitchen staff a heads-up so they wouldn’t be caught off guard.”

Outcome

At this time the ‘reader’ would now want to know: ‘...What happened?’

Applicant: “The group appreciated not being turned away, and my supervisor thanked me for thinking on my feet. We managed to serve them efficiently, and they ended up leaving a generous tip and a positive review online. My boss later mentioned that it showed good problem-solving and customer service under

*Image: ikostudio/
Depositphotos.com*



ii. Can you STAR?

The STAR technique is another method for answering application or interview questions. The STAR technique is more suitable for jobs that require you to communicate a proven ability to demonstrate how you have achieved **specific tasks** and **competencies** in work-related situations.

Given this, it can be a very useful tool to help you succeed in applications and interviews where you have specific task experience related to the role you are applying for. However, it is very similar to SAO, it just adds one more step.

- 1. Situation** - Describe a situation where you demonstrated competencies and skills.
- 2. Task** - What was your specific role in this situation?
- 3. Actions** - What did you do? How did you do this? What resources did you use?
- 4. Results** - What did you achieve? What was the end result?

So for SAO example, **'Situation'** would be, "In July I was doing a work placement as a kitchenhand in a commercial kitchen," and **'Task'** would be "...and as I was unpacking and preparing a delivery of food, I realised there might not be enough vegetables to prepare the meals."

The **'Actions'** would be: "I finished the unpacking then made a quick calculation..." and so on. And **'Results'** are just the same as SAO's 'Outcome', with any evidence or measurable achievement that can add weight to the example.



iii. CAR

CAR is similar to SAO but often used more in **professional** settings. It suits situations where you're discussing a challenge or context that might not be purely task-based (e.g. solving a problem, managing conflict, dealing with change, making a strategic decision, etc.).

- 1. Context (or challenge)** e.g. While volunteering at a local op shop, I noticed that the storage area was cluttered and made it hard to find donated items.
- 2. Action** e.g. I spoke with the manager and suggested a system using colour-coded labels and scheduled a working bee to reorganise with other volunteers.
- 3. Result** e.g. The system reduced time spent finding items by nearly half, and the manager said it helped increase sales.

Generally, that CAR might be more suited for mature experienced applicants, professional roles, people-focused responsibility roles, or for applicants applying for apprenticeships or traineeships who want to show technical problem-solving or personal resilience. CAR might also be more likely to be used in interviews rather than applications.

5.23 Selection Criteria



SAO, STAR or CAR?

So SAO, STAR or CAR? Which one? Well they are basically the same - STAR is just broken down a bit more. SAO and CAR are cousins but may be applied in different types of roles e.g. entry-level vs experienced. What is important is that you are familiar with the terminology of what you are being asked, just in case you have to use one of these techniques in an application or interview.

e.g. Question: "Give an example of when you solved a problem."

SAO version

Situation: While working at a café during a busy Saturday shift, the EFTPOS machine stopped working.

Action: I told the manager, put up a "Cash Only" sign, and helped direct customers to the nearest ATM. I stayed calm and kept everyone informed, while helping staff take manual orders.

Outcome: Most customers appreciated being kept in the loop. The manager thanked me and mentioned it again in our next team meeting.

STAR version

Situation: While working a busy Saturday morning shift at a café, my EFTPOS machine suddenly stopped working.

Task: As the person working front counter, I needed to keep serving customers efficiently while finding a solution so that the café didn't lose sales or cause confusion.

Action: I let the manager know straight away, then put up a "Cash Only" sign so

customers would understand the situation. I also offered to direct people to the nearest ATM and helped the kitchen staff take manual orders so things stayed organised.

Result: Even though it was a stressful situation, customers stayed calm and were understanding because we communicated well. The manager thanked me for taking initiative, and I was praised during our next team meeting.

CAR version

Context: At my part-time café job, the EFTPOS machine broke down during a busy morning shift.

Action: I immediately informed the manager, helped set up a sign to take cash only payments, and made sure customers knew what was happening. I also supported the team with manual tracking of orders.

Result: Everything kept running smoothly despite the issue, and I was recognised for handling the situation calmly and responsibly.

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5J Responding to job ads

Look at one of the following **job ads** and **summarise** the **main information** that you need to know in order to apply. You can do this in writing or verbally.

Now swap your notes with another student. See if they can use them to **format** the **information** you have supplied, into a **response** to the job ad. Apply techniques to address the **potential selection criteria questions**.

Applied

Find current job advertisements for positions for occupations that match your career pathways goals. Report back to interested peers and/or to the class.

- Where will you search? What key words will you use?
- How many jobs did your search turn up? Were these suitable for you?
- Summarise the most relevant job ads you found.
- What would you need to do to apply, either now, or in the future?

Wanted: Apprentice chef for busy inner-city diner.

Gristle's Old Style Diner is seeking an apprentice for its short-order menu.

About us: Located in Leederville, Gristle's has a reputation for fast and no-fuss service and a happy vibe. Regular customers pre-order lunches and brekkies. Uniform provided.

Pay: as per Award.

This position is subject to a trial period.

About you: Must be able to handle a high-pressure environment at peak times - getting pre-orders out on time.

Confidence on grill and deep-fryer.

Good communication with serving and counter staff is essential.

Punctuality and reliability are expected. Hours 6-3, four weekdays and brunch 8-2 alternate Saturdays.

Must be a self-starter, over 18 and with RSA (for weekend lunchtime alcohol sales) driver's license needed for early starts, with Year 12 or equivalent.

Immediate start.

Send résumé and reference along with a statement about your suitability for this position to: Carlin.Gristle@gristles.com.au. For further information call 0433385069.

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General Assistant Surf Star

Surf Star is seeking retail assistants for its new Lo-Point store. We are the leading supplier of all things surf in the West and have a proud track record for quality products and excellent, friendly service.

The successful applicant will be familiar with surfing culture and merchandise, be knowledgeable about our products and able to recommend suitable surf gear and surf wear to our discerning customers. You will also maintain stock and displays.

Presentation is also key as this is a customer-facing role. We aim to make our clients feel at home by channelling a sunny, salt-water vibe.

Full training provided on the job, including customer service and point-of-sale systems.

Our rosters will see you working across four weekdays and either Saturday or Sunday. Generous weekend loading applies.

Send your CV, details of referees and details of any previous experience and a statement explaining how you see yourself contributing to our team to recruitment@surfstar.com.au quoting reference 621R: 990 by August 12, 5pm.

Don't forget to tell us why you're a surfhead! Peace out dudes!

5.25 Digital Applications

Check your digits

In the contemporary world of work, most people find jobs using digital application processes. This involves a combination of some, or even all, of the following job-seeking requirements.

1. Digital job advertisement sites.
2. Digital 'company' job application portals.
3. Digital networking, as well as direct 'informal' contact, through social media.
4. Digital 'bulk' call-outs through social media.
5. Digital networking megasites where job-seekers upload and 'advertise' their own profiles.

Additionally, nearly all job applicants are required to submit an 'application' formatted and sent using ICT; i.e. job application letters, application templates, résumés, expressions of interest, selection criteria, etc..

Getting it right

A lot of formal, and some informal job-seeking, now take place entirely using digital processes. This is especially common for large enterprises that use streamlined job application portals. And many of these large enterprises are big employers of younger or entry-level workers.

However, one of the pitfalls of digital application processes is that some job-seekers apply for positions for which they are unsuitable, unqualified, or not even really interested in.

In response, automated 'smart' digital application systems are used to automatically eliminate unsuitable applicants. This is done using keyword analysis and by testing users to fill in standardised data fields as part of the application process.

So this means that you will need to tailor your cover letter, résumé and responses to selection criteria to suit the application process that you are forced to use.

And you are likely to have to do some slight, or even some major, tweaks time and time again. So a good strategy is for you to get this right in the beginning.

You should make use of the methods you've learned in CAE to create your standard résumé(s), application letters and responses to typical selection criteria. These are your 'templates'.

You also have to develop the skills to be able to modify this template information so that you can cut and paste the key information, as needed, into a particular application process.

This also means that you might need to add, delete or change some of the information to suit different application processes. Three key digital application requirements require you to be able to:

- ✓ choose and enter the 'correct' information in the relevant field
- ✓ ensure that you address/respond to specific 'questions' in the application process
- ✓ adjust your 'template' info to fit in field lengths (i.e. number of words/keystrokes).

Uncommon Knowledge



Digital applications

More than half of all jobs are advertised on formal job-seeking sites, including organisations' own websites.

Almost a quarter of jobs are 'advertised' on social media sites, including bulk call-outs, and smaller employers asking for applicants.

Almost a third of all jobs are filled by word-of-mouth; that is, by networking!

This adds up to more than 100%. Why is that?

Source: Australian Jobs 2021, p.33, Australian Government

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Digital application process



- ✓ Check dates. Give yourself plenty of time.
- ✓ Check formats for submission; print, online or direct contact.
- ✓ When using an online portal, complete all sections offline in Word or another program. Spellcheck, check grammar, character length, etc.. When you are satisfied, copy and paste into the e-application.
- ✓ Check name, titles and details of person to whom you're sending.
- ✓ Use your professional email address.
- ✓ Attach expression of interest, cover letter, CV, referee details (inform them), copies of certificates (not originals) etc., as required.



Image: Rawpixel/
depositphotos.com

Digital action plan 5K

1. Discuss each of these **digital job application actions**. Add 2 more of your own. Why do you **need to do** these?
2. How **can you do these** - what do you **specifically** need to do?
3. Where **am I at?** Identify what you **have done**, what you **still need to do**, and what **advice and support** that can **assist you**.



Digital action	Why?	How?	Where am I at?
Sign up and register on appropriate job-seeking sites and portals.			
Turn your job-seeking information into digital copies, such as PDFs.			
Get familiar with online job application portals.			
Modify your job-seeking info to suit and 'fit' digital job application portals.			
Don't disclose or share personal information unless you are sure of the person/enterprise.			

5.27 Cold-Canvassing

Cold-canvassing

Cold-canvassing (cold calling) is when you show initiative and approach potential employers by visiting or calling them. Essentially you are putting yourself out there, and actively **canvassing** for a job. Cold-canvassing can be done using five main methods.

*Image: adapted from KreatiW/
iStock/Thinkstock*

1. A direct face-to-face approach.
2. By e-mailing/posting an introductory canvassing letter.
3. Short-form email canvassing.
4. Phoning potential employers.
5. Via social media, DMs and PMs and electronic messaging.

Each method has its advantages and disadvantages.

Face-to-face canvassing can be scary and intimidating. But if you make a good impression you will get listened to because you are demonstrating **initiative**. You are also likely to get a quick resolution (most likely no - but that's not the end of the world!).

A **canvassing mail or letter** shows initiative and professionalism. An email/letter also enables you to explain about your skills and experience. You can also include a PDF or hard copy of your résumé.

Although hard copy mailed correspondence is far less common nowadays, it is more likely to be opened and read by someone than an email, especially by a small business operator. But if your mail/letter is poorly written, or is too generic, then the reader is unlikely to get past paragraph one. And once again, you are more likely to never receive a reply.

Short-form email canvassing can help you reach many potential targets. You can attach a CV. However, many emails are not read - let alone their attachments. And you are likely to never get a reply and you may just get treated as a spammer.

Unsolicited **social media canvassing** and **cold-phoning** can be an annoying time-waster for businesses and will often be ignored. However, we are increasingly seeing employers putting call-outs for workers on social media.

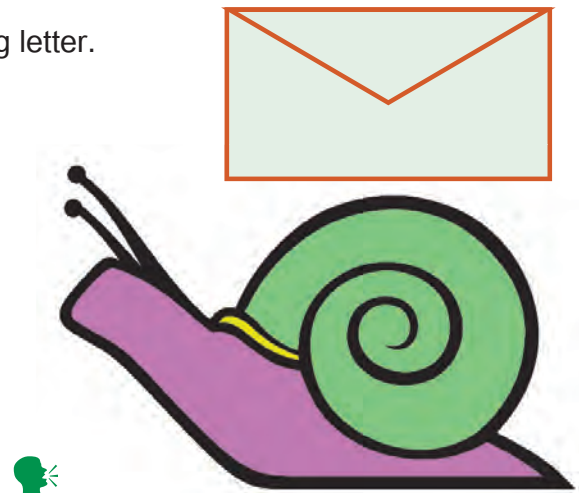
And quite often a small, local business will post in a community forum asking for workers. In these cases, you are not quite cold-canvassing but **canvassing by invitation**.

One proactive method is for young job-seekers to put a **call out** with a short 'script' on **local community Facebook forums** (that are safely moderated). This broadens your exposure to locals who might be able to lead you in the right direction.

Some of these methods can, and do, work for some job-seekers, depending on the nature of the enterprise, the type of job, the location, and the urgency in which a position needs to be filled.



So how and when could you employ these methods to your advantage?



Don't underestimate the power of a written letter; they are becoming rarer these days!

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Cold-Canvassing: Strategies for Success

Cold-canvassing: Strategy for success

Short and sharp. Here is a cold-canvassing strategy to help guide you. Use this to improve your chances of job-seeking success.

Who	What	How
<ul style="list-style-type: none"> Start by canvassing your network. Announce your intentions. Do your research and make a list of potential employers to cold-canvass. Find out the names of the decision-makers to approach and contact. Use social media to identify key managers and employers. Take a walk around your area and see if there are any job ads/staff wanted notices posted in windows. Local businesses have gone back to using this method a lot in recent years due to staff shortages. Which sounds better? "Is the manager available, I'd like to enquire about the possibility of employment?" or "Is Sally Carruthers available? I'd like to ask her about the possibility of seeking employment." 	<ul style="list-style-type: none"> Develop a clear and concise introductory statement about you. Which sounds better? "I'd like to know if you have any positions available at the moment" or "My name is Winsome Devries. I have just completed Year 12 and my TAFE Certificate 2 in Food Service. I'm now actively contacting local businesses to seek out any potential job opportunities that might be suitable for my career in hospitality." Prepare and make hard and e-copies of a canvassing CV. (Do not include your actual home address on this, just your suburb will do.) Create and use a professional email address. Confirm and brief your referees. Prepare a list of questions you could ask potential contacts. Prepare a canvassing letter tailored to the organisation, the industry and to the job. 	<ul style="list-style-type: none"> If it suits your job type, industry and location then do the following. Go door-to-door and carry your hard copies of your CV. Make a contact card. Make targeted phone calls. Make appointments to meet with decision-makers. Send targeted canvassing letters to owners/managers. (If people are prepared to be contacted by name.) Send targeted emails to key decision-makers (and not a mass email). Use their names. Make times to follow up with people. Try. Then try again!



Image: adapted from Fanatic Studio/Thinkstock

5.29 Assessment Task 2

AT2 Job Application - Career building

For this assessment task, you are required to complete a job application process including suitable a cover letter, and/or an application letter, and/or a DM/Cold-canvassing script. Your teacher will advise you if this will be for a:



- ☐ employment opportunity suited to your career pathways goals at this moment
- ☐ potential employment opportunity (as a practise) related to your career pathways goals for when you finish Year 12
- ☐ a simulated employment opportunity.

My requirements: Employment opportunity and application

Part A: Résumé

You will need to have completed **your résumé** and have suitable **Pathways Portfolio documents** available.

Part B: Job-seeking

- ☐ Identify a suitable employment opportunity. (Your teacher might provide a mock opportunity for the class to work on.)
- ☐ Summarise the **nature** and **requirements** of the **job** being advertised.
- ☐ Identify the key **actions** and **steps**, **selection criteria** and **inclusions** you need to **prepare** and **submit** as part of an **application**.
- ☐ Apply the use of SAO, SAK or GAK for selection criteria.

Part C: Application letter(s)

- ☐ Prepare a draft **cover letter** to 'apply' for the **job opportunity**.
- ☐ Get **feedback** to refine and **improve** your cover **letter**.
- ☐ Complete your **final cover letter** using appropriate **software**. and/or
- ☐ Prepare a draft **application letter** to 'apply' for the **job opportunity**.
- ☐ Get **feedback** to refine and **improve** your application **letter**.
- ☐ Complete your **final application letter** using appropriate **software**. and/or
- ☐ Prepare a draft **DM/Cold-canvassing script** to 'apply' for the **job opportunity**.
- ☐ Get **feedback** to refine and **improve** your DM/Cold-canvassing **script**.
- ☐ Complete your **final DM/Cold-canvassing script** using appropriate **software**.



Task requirements, dates and other information

Name:		Key dates:		UNIT 3 AT2	
Tasks - AT2: Job Application		Must Do?	Due Date	Done	Level
Part A: Résumé					
⇒ Completed a suitable résumé.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
⇒ Have available required Pathways Portfolio documents.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
Part B: Job-seeking					
a. Identify/negotiate a suitable employment opportunity.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
b. Summarise nature and requirements of the job.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
c. Identify the key actions and steps required.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
Identify the selection criteria and draft your responses.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
Applied use of SAO, STAR or CAR for selection criteria.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
Identify the inclusions required as part of the application.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
Part C: Application letter(s)					
a. Prepare draft <u>cover letter</u> to 'apply' for the job.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
b. Get feedback to refine and improve <u>cover letter</u> .	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
c. Complete final <u>cover letter</u> using appropriate software.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
d. Prepare draft <u>application letter</u> to 'apply' for the job.	<input type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
e. Get feedback to refine and improve <u>application letter</u> .	<input type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
f. Complete final <u>application letter</u> using software.	<input type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
g. Prepare draft <u>DM/canvassing script</u> to 'apply' for the job.	<input type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
h. Get feedback to refine & improve <u>DM/canvassing script</u> .	<input type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
i. Complete final <u>DM/canvassing script</u> using software.	<input type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
⇒ Appropriate use of resources, including ICT.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
⇒ Create my final job application responses.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	
⇒ Finalise and submit my job application responses.	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>	

Additional information:

Signed: _____

Date: _____

5.31 Review and Reflection

Review and Reflection

How did I develop my employability skills during this unit of work?

→

→

→

→

How have my employability skills also helped me to improve in my personal life?

→

→

How have my employability skills helped to improve my future career prospects?

→

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My performance in developing my employability skills in this unit of work was:

0 not shown	1 low	2 reasonable	3 good	4 very good	5 excellent
----------------	----------	-----------------	-----------	----------------	----------------

What were my strongest areas of performance? What should I work on improving?

My strongest topics/skills were:	But I need to improve my skills in:

Signed: _____ Date: _____

Nature of Work

6

6.01 Megatrends.....	140	6.21 Assessment Task 3	160
6.03 Impact of Megatrends.....	142	6.22 Assessment Task 4 - EST.....	161
6.11 Cultural Diversity	150	6.23 Unit Review and Reflection.....	162
6.15 Working With Diversity.....	154		

Activities 6: Nature of Work		p.	Due date	Done	Comment
6A	Trends and me	140	<input type="checkbox"/>	<input type="radio"/>	
6B	Impact of technology	143	<input type="checkbox"/>	<input type="radio"/>	
6C	Impact of climate change	145	<input type="checkbox"/>	<input type="radio"/>	
6D	Impact of demographic shifts	147	<input type="checkbox"/>	<input type="radio"/>	
6E	Impact of economic power shifts	149	<input type="checkbox"/>	<input type="radio"/>	
6F	Diversity and Inclusion	151	<input type="checkbox"/>	<input type="radio"/>	
6G	Equal opportunity	153	<input type="checkbox"/>	<input type="radio"/>	
6H	Cultural celebration strategies	154-155	<input type="checkbox"/>	<input type="radio"/>	
6I	Anti-discrimination strategies	156-157	<input type="checkbox"/>	<input type="radio"/>	
6J	New perspectives/ideas strategies	158-159	<input type="checkbox"/>	<input type="radio"/>	
AT3	Impact of Megatrends - Investigation	160	<input type="checkbox"/>	<input type="radio"/>	
AT4	Externally Set Task	161	<input type="checkbox"/>	<input type="radio"/>	

Comments:

6.01 Megatrends

Nature of work - Trends

A trend is a broad pattern of change that shows how something is evolving over time. Trends highlight shifts in society, culture, values, or behaviours. By understanding both current and emerging trends, we gain insight into how people, communities, and the world are changing.

Trends can be short-term or long-term, and may be shaped by technology, culture, economics, the environment, politics or other social forces. They both influence, and are influenced by, values, behaviours, lifestyles, attitudes, fashion, work and beliefs.

Trends can occur at a domestic level (i.e. within a single country/ nation) such as changing attitudes to recognition of Aboriginal and Torres Strait Islander peoples and culture, or on a global scale such as international efforts to reduce emissions under the Paris Agreement.

Common types of trends include these.

1. Cultural trends: Shifts in the way people express themselves, interact with art, design and fashion, or relate to the world. e.g. Rise of social media influencers, global streetwear culture, or push towards greater sustainability.

2. Social trends: Changes in how people live, connect, and value 'things' e.g. Greater focus on mental health and wellbeing, more inclusive attitudes toward gender and identity.

3. Technological trends: New tools, systems, or innovations that change how people live or work. e.g. Digital communication, rise of smartphones, AI, virtual reality, streaming services, and many others.

4. Workplace trends: Changes in how people work, the types of jobs they want, and what they expect from employers. e.g. Remote work, flexible hours, focus on purpose-driven jobs.

5. Values-based trends: Shifts in what people see as important or meaningful. e.g. Greater value placed on work-life balance, sustainability, diversity and inclusion, among others.

6. Economic trends: Patterns related to income, wealth, employment, industries, and global or local markets. e.g. The shift towards service-based economies, growth of digital and freelance work, or rising cost of living concerns, world trade changes e.g. tariffs

7. Political trends: Changes in government priorities, laws, policies, and political engagement that influence society. e.g. Increasing youth involvement in climate activism, debates over data privacy laws, or shifts toward populist or progressive politics.

"I'll be back on-trend one day!"

Image: info.zonecreativeit/
depositphotos.com



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6A Trends and me

Explain how a **trend**, and a how **megatrend**, have impacted on you

Megatrends

Megatrends are large, **global forces** that impact on how we live, work, communicate, and participate in society and the broader world. Megatrends involve long-term, ongoing transformative shifts that shape the **future** - sometimes occurring over decades.

Megatrends influence **decisions** made by **governments**, **businesses** and **individuals**, especially in terms of investment, workforce planning, job creation and skills development.

The four megatrends that you will investigate for CAE are summarised below, what do you know about these? 

1. **Economic power shifts**
2. **Demographic shifts**
3. **Impactful technology**
4. **Climate change**



Image: tete_escape/
depositphotos.com

1. Economic power shifts

Refers to changes in the global balance of economic influence. For example, economic growth in Asia, especially in China and India, is shifting power away from traditional Western economies, towards emerging market economies.

Impacts include increased international competition, global outsourcing of the supply chain, and greater need for cross-cultural and global trade skills.

Note: Economic power shifts can occur within an economy, but for CAE, the definition and focus is global.

2. Demographic shifts

Refers to changes in the composition of population by age, gender, ethnicity, family status, work patterns, etc.

For example, migration, birth and death rates, ageing populations, increased female participation in the labour market, and more co-parenting and working parents.

Impacts include greater demand for health-care and age-care jobs, family-friendly work arrangements, multi-generational workplaces, potential skill shortages, and work/life balance issues.

3. Impactful technology

Includes automation, artificial intelligence, robotics, etc.. - along with ongoing digital transformation.

For example, AI performing data analysis, robots doing manufacturing, or ICT reshaping office jobs - such as through tele-commuting.

Impacts might involve some jobs becoming obsolete, new industry sectors and occupations emerging; and the ongoing demand for a workforce with higher levels of digital and technical skills.

4. Climate change

Involves meeting the challenges from long-term shifts in temperatures and weather patterns, often brought about by human activities.

For example, increasing natural disasters, shifting agricultural zones, and the global push for carbon neutrality through emissions reduction.

Impacts include more investment in renewable energy growth, emergence of 'green' occupational roles, and production and employment decline in environmentally damaging industries.

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6.03 Impact of Megatrends

Impactful technology

Let's take a look at how each of these four megatrends impacts on the nature of work. Given you are digital natives, and in the midst of the digital revolution, we'll start with Impactful technology.

Technological innovation has been impacting on the nature of work ever since humankind started 'working'. But over recent times, key **innovations** and advanced technologies such as **automation**, digital **ICT**, **AI**, **robotics**, big **data** and **cloud** computing, have drastically altered how industry operates and how work gets done. And change is ongoing and profound. So your future work environment, as well as the types of employment available will continue to change and evolve.

In short **impactful technology** is influencing **work environments** through the ongoing **digitisation** of information and communication. We have seen the growth in remote opportunities work through **tele-commuting** and **working from home**. New AI-assisted processes - including generative AI - are now starting to affect tasks like research, report writing and content creation. This is already changing how work is done in offices, schools, design studios and even customer service teams.

The impact of technology on **types of employment** include increased workplace **flexibility**, a growth in tech-based job roles, greater use of **gig work** and **freelance** jobs, a decline in **manual/repetitive** jobs related to data processing, data analysis and copy creation, and even a change in **customer/client interaction** through the use of AI-bots.

As a result, **emerging jobs** include systems developer, data analyst, AI trainer, cyber-security specialist, AI copy editor and many more tech-specific roles.

Declining jobs include many administrative, clerical and support roles, especially those based on routine processes of data entry. There are also seeing ongoing shifts away from traditional manufacturing, manual handling and labour-intensive processing work, due to automation and advanced tools and machinery.



Image: SergeyNivens/depositphotos.com

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Small and local firms

e.g. Local small accounting/bookkeeping firm.

- ⇒ Staff may need to upskill in cloud-based software like Xero or MYOB to remain competitive.
- ⇒ Some client services (e.g. invoicing, payroll, BAS) are increasingly automated or self-managed, reducing the demand for services.
- ⇒ Firms can serve clients remotely outside their area, creating new opportunities, but new competition.
- ⇒ Hybrid or remote work leads to working from home, and adjusting to time zones or client schedules.

Large organisations

e.g. Mining company in the Pilbara.

- ⇒ Autonomous haulage vehicles and automated systems are replacing traditional roles such as drivers and heavy machinery operators.
- ⇒ New specialist roles are emerging including drone operators, AI system technicians, remote operations staff, and AI trainers.
- ⇒ FIFO workers may require retraining, especially those in operational roles being phased out.
- ⇒ Some roles are being relocated to Perth or metro operations centres, reducing on-site employment.

1. Identify **key words** for the **megatrend**, the **impact of technology**.

2. Describe an **example** to show how this **megatrend** impacts on **each** of these.

Work environments	Types of employment	Emerging & declining jobs

3. Consider yourself as a worker or future worker in small and in large organisation. How might the megatrend of the impact of technology influence your own development and use of the **Employability skills**?

Employability skill	In a small organisation	In a large organisation
My job role / organisation		
Communication		
Enterprising behaviours		
Digital literacy		
Problem-solving		
Teamwork		
Critical thinking		

Applied: Find out from employer/managers how the impact of technology has changed their work environment, types of employment and available jobs.



6.05 Impact of Megatrends

Climate change

Let's now look at the megatrend of climate change, which is driving shifts in how work is carried out across many industries. **Climate change** is one of the most pressing challenges facing the planet, driving a shift toward **sustainability**, **efficient resource use**, **clean energy** and **emissions reduction**.



Image: realinmedia/depositphotos.com

Responses to climate changes are also changing what people value, how industries operate, and as a result, the types of jobs that are needed. Governments, businesses and communities are being forced to act, which is creating both pressures and opportunities in industry and in the workforce.

Work environments are being impacted by the need for more **sustainable practices**. Many industries are being pushed to **reduce waste**, **lower emissions** and improve their use of **energy**, **transport**, and **materials**. Organisations are under increasing pressure to demonstrate **social** and **environmental responsibility**. This is affecting how workers do their **jobs roles**, the **policies** they must follow - and sometimes - even the purpose of the work itself.

The impact of climate change on **types of employment** includes a growth in roles focused on **sustainability**, **clean energy** transition, **recycling circular economy** models, and **ethical supply chains**. Many existing occupations, especially in construction, agriculture, mining, energy and transport, are evolving to meet stricter **environmental standards**. Innovative **technologies** and **green initiatives** are changing how tasks are done.

Some **emerging jobs** include environmental consultant, solar technician, wind turbine operator, sustainability officer, environmental analyst, carbon reporting adviser, recycling technician and green building specialist.

Declining jobs include those in **fossil fuel industries** (e.g. coal, oil and gas energy), as well as outdated roles in **high-waste manufacturing** and other environmentally damaging work practices, that are no longer viable under regulation or market expectations.

Small and local firms

e.g. Landscaping & garden business.

- ⇒ Council contracts require sustainable practices (e.g. mulching, native planting, eco-friendly products).
- ⇒ Need to adjust services to include drought-tolerant landscaping and water-efficient designs.
- ⇒ Must manage rising costs of materials and transport, especially as fuel and energy prices shift.
- ⇒ Staff training in environmental standards, green plumbing, or certifications, especially for tendered work.

Large organisations

e.g. Construction/building organisation

- ⇒ Project approvals now depend on demonstrating emissions reduction, land rehabilitation and social/environmental responsibility.
- ⇒ Operational and work roles shift to lower-emission technologies and materials (e.g. clean fuel, electrified equipment and transport).
- ⇒ New roles created in environmental compliance, carbon accounting, and sustainability reporting.
- ⇒ Pressure from investors, regulators and communities to meet Environmental, Social, Governance (ESG) standards.

1. Identify **key words** for the **megatrend**, the **impact of climate change**.

2. Describe an **example** to show how this **megatrend** **impacts** on **each** of these.

Work environments	Types of employment	Emerging & declining jobs

3. Consider yourself as a worker or future worker in small and in large organisation. How might the megatrend of the impact of climate change influence your own development and use of the CAE employability skills?

Employability skill	In a small organisation	In a large organisation
My job role / organisation		
Communication		
Enterprising behaviours		
Digital literacy		
Problem-solving		
Teamwork		
Critical thinking		

Applied: Find out from employer/managers how the impact of climate change has changed their work environment, types of employment and available jobs.



6.07 Impact of Megatrends

Demographic shifts

Next, let's look at **demographic shifts**, which refer to changes in the make-up of the population, such as ageing, relocation, migration, gender roles, family structures and cultural diversity

Australia's population is **ageing**. People are living and working longer. At the same time, **migration** continues to play a key role in Australia's workforce. Attitudes around **gender** and **parenting roles** continue to evolve. All of these factors have a huge impact on the types of **services** and **goods** people need, and the way that **workplaces** and **work roles** are structured.

Work environments are being shaped by the need to be more **inclusive** and **flexible**. Many organisations are adjusting to support **older workers**, **parents** returning to work, **multicultural** teams and more **diverse life circumstances**. There's also more focus on physical and mental **health and safety**, **accessibility**, **family-friendly arrangements** and **cultural awareness**.

The impact of demographic shifts on **types of employment** includes increased demand for roles in **health-care**, **aged-care**, **disability support**, and **community services**. Many of these roles require both **numerical flexibility** (e.g. casual, part-time, contracting and shift-work) and **functional flexibility** (e.g. multi-skilling). There is also growth in roles that support **cross-cultural communication**, **education**, and **counselling**. Employers are also looking for enterprising workers who can manage **diverse teams** and provide inclusive **leadership**.

Emerging jobs include aged-care workers, disability support workers, multilingual support staff, inclusion and diversity officers, and many other **people-service** and **support** roles.

Declining jobs include those that rely on outdated workplace models - such as fixed '8-5' work hours, one-size-fits-all terms, or low cultural sensitivity workplace cultures - particularly in industries that fail to adapt to **population needs** and evolving and more inclusive **societal values**.



Image: Goodluz/depositphotos.com

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Small and local firms

e.g. Community-based aged-care & NDIS support provider.

- ⇒ Growing demand for personalised, in-home care services for older clients and people with disability.
- ⇒ Need workers who are flexible, compassionate and trained in personal care and safety protocols.
- ⇒ Often use part-time or casual staff working split shifts or variable hours. So may struggle to retain staff without inclusive policies or work/life balance.
- ⇒ Cater for culturally and linguistically diverse (CALD) clients, including language or cultural sensitivity training.

Large organisations

e.g. Public health agency/provider.

- ⇒ In large health-care organisations, demographic change affects workforce structure, service delivery, and recruitment strategies.
- ⇒ Workforce planning must respond to shortages in aged-care, disability, mental health, and regional needs.
- ⇒ Increased demand for diverse and bilingual staff, cultural liaison officers and inclusion officers.
- ⇒ Employment includes flexible rosters, job-sharing, remote support, or blended service delivery (face-to-face and virtual).

Impact of demographic shifts 6D

1. Identify **key words** for the **megatrend**, the **impact of demographic shifts**.

2. Describe an **example** to show how this **megatrend** impacts on **each** of these.

Work environments	Types of employment	Emerging & declining jobs

3. Consider yourself as a worker or future worker in small and in large organisation. How might the megatrend of the impact of demographic shifts influence your own development and use of the CAE Employability skills?

Employability skill	In a small organisation	In a large organisation
My job role / organisation		
Communication		
Enterprising behaviours		
Digital literacy		
Problem-solving		
Teamwork		
Critical thinking		

Applied: Find out from employer/managers how the impact of demographic shifts has changed their work environment, types of employment and available jobs.



6.09 Impact of Megatrends

Economic power shifts

Finally, let's consider economic power shifts, a complex megatrend that reflects how **global economic influence** is changing.

For a long time, Western countries (like the US, UK, Japan and parts of Europe) dominated the global economy. But now, much of the growth, investment and innovation is coming from emerging economies - especially in Asia.

Countries such as China, India, South Korea and Indonesia are becoming major economic players, and this affects how Australian industries, including **exporters** and **importers** compete and operate.

Work environments are becoming more globally connected, and in some cases driving round-the-clock **communication** cycles. Many Australian organisations now trade with, source from, or collaborate with, partners across **Asia** and the **Pacific**. This brings **cultural** and **logistical complexity**, but also opens up **new markets** and work opportunities - especially for enterprising workers with the a global outlook.

The impact of economic power shifts on **types of employment** includes changes to **supply chains**, greater **international competition**, and growing demand for language and intercultural **communication skills**. There is more **outsourcing of service** and more jobs that require **digital collaboration** across borders. At the same time, local industries must adapt to global standards and pressures.

Emerging jobs include global logistics coordinator, international sales and marketing roles, cross-cultural training consultant, e-commerce analyst and multilingual customer service.

Declining jobs have included many domestic **manufacturing jobs**, and **service roles** (especially in customer support and retail) that can be **outsourced** or replaced by cheaper **offshore labour**. However, roles that offer localised face-to-face service or high-value, standards-driven manufacturing continue to hold importance.



Image: lightsource/depositphotos.com

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Small and local firms

e.g. Independent clothing or gift retailer

- ⇒ Competition from cheaper overseas online sellers and global e-commerce mega-corporations.
- ⇒ Need to offer unique products or a strong in-store experience, often based on localised or niche value (e.g. Australian-made, WA/locally-sourced, sustainable, or artisan goods).
- ⇒ Could explore global shipping or online sales to niche markets if digitally capable.
- ⇒ Must keep up with changing consumer trends influenced by global fashion, pricing and branding.

Large organisations

e.g. Agribusiness exporters

- ⇒ Exporters must adapt to shifting trade patterns, changing regional alliances and demand, and new rules (e.g. tariffs) in existing markets.
- ⇒ Responding to growing demand from Asia-Pacific markets, especially for food, minerals and clean energy.
- ⇒ Require staff with cross-cultural understanding, trade compliance knowledge, international logistics skills, and political diplomacy!
- ⇒ Face global competition so may shift operations or supply chains to stay cost-effective and competitive.

Impact of economic power shifts 6E

1. Identify **key words** for the **megatrend**, the **impact of economic power shifts**.

2. Describe an **example** to show how this **megatrend** impacts on **each** of these.

Work environments	Types of employment	Emerging & declining jobs

3. Consider yourself as a worker or future worker in small and in large organisation. How might the megatrend of the impact of economic power shifts influence your own development and use of the CAE employability skills?

Employability skill	In a small organisation	In a large organisation
My job role / organisation		
Communication		
Enterprising behaviours		
Digital literacy		
Problem-solving		
Teamwork		
Critical thinking		

Applied: Find out from employer/managers how global economic power shifts have changed their work environment, types of employment and available jobs.



6.11 Cultural Diversity

Cultural diversity

We live in a culturally diverse society and that diversity is reflected, and sometimes even magnified, in work-related situations. It is vital that you have well-developed **employability skills** to both recognise and deal with **cultural diversity**.

As you embark on your career you will experience that clients, customers, supervisors, colleagues, suppliers, contractors, and other workplace **stakeholders**, come from varied and diverse backgrounds.

However, this **inclusiveness** has not always been the case, with some groups historically **under-represented** in the workforce. Those groups include women, people from migrant backgrounds, people with disabilities, and Indigenous Australians.

As Australia continues to embrace and support greater cultural diversity and inclusiveness in society generally, and within the world of work, it is vital that you have well-developed work skills to both recognise and deal with cultural diversity and inclusiveness.

In response, you will need to develop your cross-cultural skills, including **cross cultural communication**.

And it's your generation that is leading the way in embracing and demanding inclusiveness. But some of your managers, supervisors and colleagues might still be a bit stuck in the past.



So you should aim to become an **enterprising leader** in assisting others to recognise and respect cultural diversity, and to help them improve their cross-cultural communication skills as part of a shift towards greater inclusiveness.



“And what’s wrong with diversity?”

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Cultural Diversity

Sex & gender

Race

Indigeneity

Religion

Sexual orientation

Political beliefs

Age

Physical features

Language

Background

Family status

Disability



If an organisation wants the best potential workers, they need to embrace diversity.

*Image: Tziido/
Depositphotos.com*

1. What does the term '**diversity**' mean to **you**? Are **you** an **example** of the rich **diversity** that Australia enjoys?

2. What does the term '**inclusiveness**' mean to **you**?

3. Why do workplaces need to ensure that they embrace diversity and inclusiveness?

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4. What can **workplace stakeholders** do to ensure that they **welcome diversity** and **embrace inclusiveness**?



5. How would you **rate** your **cross-cultural skills**? Give **examples** to show how you could **apply** these to **work-related situations**.



6.13 Cultural Diversity

Equal opportunity

It is essential for both your own personal wellbeing and for the wellbeing of society in general that workplaces are free from unlawful discrimination, free from harassment and that wherever possible they provide positive incentives to help promote a more **culturally diverse** society.

Equal opportunity legislation makes it illegal to discriminate against people. The 1984 *Equal Opportunity Act (WA)* was enacted to deal with discrimination and harassment and now aims to promote equality of all people regardless of their characteristics and status in society. The **Equal Opportunity Commission** is the state body that deals with equal opportunity and discrimination issues.

Discriminatory practices that are outlawed include discrimination on the grounds of sex, marital status, pregnancy, family status, race, religious or political conviction, impairment, age and gender history.

These outlawed discriminatory practices relate to situations involving work, accommodation, education, providing and selling goods and services, and activities of clubs, sports and some other areas.

Equal opportunity exists to give people a fair go; which is an underlying notion of equity in Australian culture. This in turn should lead to a more enterprising culture with workers who have better developed work skills.

Equal employment opportunity aims to protect employees, potential employees and other workplace stakeholders from discrimination, harassment and other forms of unfair treatment. It also aims to promote fair and equitable work-related opportunities for all people, regardless of personal characteristics, background or status.

Affirmative action

Affirmative action is a policy (not a law) used by the government and by some organisations to positively target groups that are considered as **under-represented** in an organisation, or types of industries, or in society generally.

Organisations use **affirmative action policies** to try and attract, recruit, develop and retain students, trainees, employees and others so as to promote a more culturally diverse workforce. Under-representation is often caused by socio-demographic factors such as gender, ethnicity, age, disability, income level, geographical location and other such factors.

Equal employment opportunity and affirmative action encourage diversity in the workplace.



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Embracing diversity

Modern workplaces are made up of people from a wide range of cultural, ethnic, religious, and social backgrounds. Recognising and adjusting for this diversity is not only important for maintaining a respectful environment, but also for unlocking the benefits that a diverse workforce can bring to an organisation.

Recognising diversity means understanding that every person brings unique experiences, skills, perspectives and needs to the workplace. Adjusting for diversity means taking steps to ensure that these differences are respected, supported and valued.

Recognising and adjusting for diversity is essential because it creates a fairer, more respectful, and more productive work environment. When people from different backgrounds feel included and valued, they are more likely to be engaged, motivated and loyal.

Diverse workplaces also benefit from a wider range of ideas, experiences, and problem-solving styles, which can boost innovation and creativity.

On the other hand, overlooking or even ignoring diversity can lead to misunderstandings, communication issues, conflict, low morale; and even legal issues if **discrimination** occurs.

Adjusting to diversity means actively creating an environment where everyone feels safe, heard and respected, no matter their background.

Enterprising workers need to be able to deal with diverse people from varied ages, abilities, backgrounds and cultures. An enterprising approach to cross-cultural skills development will enable you to embrace difference in order to enhance work-related outcomes. Your ability to develop a suite of skills to deal with diversity can be an asset to a potential employer.

Equal opportunity 6G

1. What is equal opportunity and why is it important?

2. **Why** do you think some people **discriminate against others**? Have **you** ever **been discriminated against**? How did that make **you** feel?



6.15 Working With Diversity

1. Encouraging cultural celebrations

Celebrating **cultural diversity** through **events** and **activities** is a powerful way to promote **inclusion** and understanding in the workplace. **Cultural celebrations** create opportunities for employees to **share** their backgrounds, learn about each other, and build stronger, more **respectful** teams.

Encouraging cultural celebrations involves recognising and valuing the different **cultural identities** within a workplace. It helps break down stereotypes, reduces prejudice, and builds **a sense of belonging** among workers from diverse backgrounds.

When employees are invited to share their **traditions**, such as lived-experiences, food, music, art, religious festivals, or storytelling, it fosters **mutual respect** and strengthens **relationships** across the enterprise.

Cultural celebrations can also create a fun, respectful and **engaging** atmosphere, which can boost **morale**, increase employee **satisfaction** and enhance **team spirit**. Importantly, it's not about forcing participation, but creating inclusive opportunities where people feel safe and **proud** to share - or simply to learn.



Image: artursz/depositphotos.com

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Encouraging Cultural Celebrations - Internally

Organisations could consider these strategies for workers and other internal stakeholders:

- ⇒ **Welcome to/acknowledgement of country:** At meetings, events, special occasions and on organisational communications.
- ⇒ **Multicultural food days:** Invite employees to bring dishes from their culture for a shared lunch, with signs explaining the dishes' origin.
- ⇒ **Recognising religious festivals:** Acknowledge major occasions, celebrations and holidays like NAIDOC Week, Diwali, Eid, Lunar New Year, Hanukkah or Easter, through decorations, greetings or workplace announcements.
- ⇒ **Cultural dress days:** Encourage employees to wear traditional attire and explain its meaning if they are comfortable doing so.
- ⇒ **Themed workshops or guest speakers:** Invite elders, cultural ambassadors or community leaders to present on cultural traditions and values. Could include storytelling sessions where people can share cultural traditions, music, art or personal migration stories in an informal setting.

6H Cultural celebration strategies

1. Identify all the **key words** from the introductory section above.

Encouraging cultural celebrations - Externally



Organisations could consider these strategies for customers/clients and other external stakeholders.

- ⇒ **Respect for religious and cultural practices:** For example offering Halal, Kosher or vegetarian/vegan food options in hospitality, or being mindful of scheduling around major religious festivals like Ramadan, Diwali or Lunar New Year.
- ⇒ **Cultural sensitivity training for customer service staff:** Train staff to be aware of the timing of significant occasions, observances and celebrations as well as to (generally) recognise and respect cultural differences in communication and behaviours.
- ⇒ **Culturally appropriate communication:** Use clear, simple language to respect cultural occasions, observances and celebrations; provide translated materials where needed, and avoid slang or idioms that might confuse people from different backgrounds.
- ⇒ **Inclusive marketing and advertising:** Represent people from diverse backgrounds in promotional materials so they can see themselves reflected in the brand; but be mindful not to exploit cultural occasions, observances and celebrations for commercial gain.
- ⇒ **Creating welcoming spaces:** Design customer service areas to be welcoming and accessible for people of all backgrounds, including displaying symbols of multi-cultural inclusion, including appropriate spaces.

Preview Draft:

2. Choose **2** of the **strategies** for encouraging **cultural celebrations internally**. How might these be **actioned** within a **small** organisation, and within a **large** one?

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3. Choose **2** of the **strategies** for encouraging **cultural celebrations externally**. How might these be **actioned** within a **small** organisation, and within a **large** one?

Applied: Find out how an organisation you are familiar with encourages cultural celebrations . What benefits arise from these actions?



6.17 Working With Diversity

2. Developing and enforcing anti-discrimination policies

Strong anti-discrimination **policies** are essential to create a workplace that is **fair**, **safe** and **legally compliant**. These policies protect the **rights** of all workers and ensure that no one is disadvantaged based on their personal characteristics.

Anti-discrimination policies make it clear that **unfair treatment** based on race, sex, gender, age, disability, religion, sexual orientation, or other protected characteristics, is not acceptable.

These policies outline the **behaviours** that are prohibited, provide **procedures** for reporting discrimination or harassment, and explain the **consequences** for violating the rules.

For anti-discrimination policies to be effective, organisations must actively promote them, provide regular **training**, and deal promptly and fairly with any **complaints**. They are not just 'tick-the-box' documents.

Having strong anti-discrimination policies also protects organisations from **legal action** and promotes **trust** and **loyalty** among employees.



Image: lightsource/depositphotos.com

Developing and enforcing anti-discrimination policies - Internally

Organisations could consider these strategies for workers and other internal stakeholders.

- ⇒ **Clear workplace policies:** Written guidelines, codes of conduct and standards of behaviour that all employees are required to read, sign on to, and follow.
- ⇒ **Induction training:** New staff receive education on what discrimination is, what their rights are, and how they can get help.
- ⇒ **Regular refresher courses:** Keep knowledge fresh and up-to-date as laws or social expectations evolve. These could include one of many courses offered by the WEA Equal Opportunity Commission.
- ⇒ **Staff training in handling discriminatory behaviour:** Train and empower frontline staff to recognise and manage situations professionally if internal stakeholders (or indeed external parties) behave in a discriminatory or harassing way.
- ⇒ **Anonymous reporting mechanisms:** Allow employees to safely report discrimination without fear of retaliation.
- ⇒ **Appoint a Contact Officer:** Contact officers are staff who get trained to have an applied knowledge of equal opportunity laws, as well as the skills to act as a first point of contact in dealing with queries and complaints. (There is also the Equity Grievance Officer role.)

6I Anti-discrimination strategies

1. Identify all the **key words** from the introductory section above.

Developing and enforcing anti-discrimination policies - Externally



Organisations could consider these strategies for customers/clients and other external stakeholders.

- ⇒ **Customer/client service charters:** Outline expectations for respectful, inclusive interactions and make it clear that discrimination - from any party - will not be tolerated from or toward customers and clients.
- ⇒ **Supplier and contractor codes of conduct:** Require external partners/contractors to commit to anti-discrimination principles as a condition of doing business.
- ⇒ **Inclusive public messaging:** Ensure branding, signage, marketing, and communication reflect a commitment to diversity and equal treatment.
- ⇒ **Complaint procedures for external parties:** Provide a clear, accessible way for customers, clients and others to report discrimination and ensure it is taken seriously and handled promptly.
- ⇒ **Staff training in handling discriminatory behaviour:** Train and empower frontline staff to have the skills to manage situations professionally if external stakeholders (or indeed their colleagues) behave in a discriminatory or harassing way.
- ⇒ **Monitoring and feedback:** Collect feedback from clients, customers, and other stakeholders to identify discrimination issues early, and improve policies and services accordingly.

Preview Draft:

2. Choose **2** of the **strategies** related to **anti-discrimination policies internally**. How might these be **actioned** within a **small** organisation, and within a **large** one?

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3. Choose **2** of the **strategies** related to **anti-discrimination policies**. How might these be **actioned** within a **small** organisation, and within a **large** one?

Applied: Find out how an organisation you are familiar with develops and enforces anti-discrimination policies. What benefits arise from these actions?



6.19 Working With Diversity

3. Actively seeking out new perspectives and ideas

One of the greatest strengths of a diverse workplace is the wide range of **ideas**, **experiences** and **viewpoints** that employees can offer. Actively encouraging the sharing of these different perspectives leads to more creative, flexible and successful workplaces.

When organisations proactively include people from different backgrounds in workplace **roles**, **decision-making** and **problem-solving**, they are exposed to new **ideas** and **insights** that come from a broader range of **lived-experiences**. This helps to ensure that all **voices** are heard, not just the dominant, or 'traditional' perspectives.



Image: QuicklyFy/depositphotos.com

By encouraging **diverse thinking**, workplace stakeholders can better understand the **needs** of different **customers/clients**, avoid outdated **social norms** and take steps towards developing **innovative solutions** that might otherwise have been overlooked. This practice also boosts **employee engagement**, because workers feel **valued** when their experiences and **perspectives** and **insights** are welcomed and respected.



Actively seeking out new perspectives and ideas - Internally
Organisations could consider these strategies of workers and other internal stakeholders.

- ⇒ **Affirmative action policies and programs**: Actively recruit, retain and promote staff from under-represented groups to ensure a range of voices are present in decision-making and represented in organisational structures and activities.
- ⇒ **Diverse hiring panels**: Include people from different backgrounds when interviewing candidates to broaden perspectives and reduce 'unconscious bias'.
- ⇒ **Inclusive team structures**: Build project teams that represent a mix of genders, ages, cultural backgrounds, abilities, and other characteristics to reflect the cultural mix of the workplace (and/or customers/clients).
- ⇒ **Brainstorming sessions**: Encourage contributions from everyone, even if their idea challenges the 'usual way' of doing things.
- ⇒ **Buddying programs**: Pair employees from different backgrounds to promote mutual learning, understanding and a more reflective and harmonious and workplace culture.
- ⇒ **Mentorship**: Support staff from under-represented groups to develop their skills and confidence to contribute at higher levels.

6J New perspectives/ideas strategies

1. Identify all the **key words** from the introductory section above.

Actively seeking out new perspectives and ideas - Externally

Organisations could consider these strategies for customers/clients and other external stakeholders.

- ⇒ **Community engagement initiatives:** Partner with multicultural organisations, Indigenous groups, and community leaders and elders to gain deeper insights into different market segments.
- ⇒ **Inclusive customer surveys and feedback tools:** Design surveys that are accessible, translated where needed, and culturally sensitive to collect a wide range of viewpoints and identify emerging needs.
- ⇒ **Monitoring and evaluating diversity of input:** Regularly review whether customer and stakeholder feedback reflects a broad range of voices, and adjust engagement strategies to ensure inclusivity.
- ⇒ **Diverse customer advisory and focus panels:** Establish panels that include clients and customers from varied cultural, linguistic, and social backgrounds to provide regular feedback and suggest new ideas.
- ⇒ **Co-design and co-creation projects:** Involve diverse customers and clients directly in the design and testing of services, products, and solutions to ensure offerings are relevant, inclusive, and innovative.
- ⇒ **Seek advice and guidance from government agencies and community groups:** Consult agencies such as the WA Equal Opportunity Commission, the Office of Multicultural Interests, or the Coalition of Peaks, to guide best practice approaches to inclusive engagement and policy development.

Preview Draft:

2. Choose **2** of the **strategies** related to **seeking new perspectives/ideas**. How might these be **actioned** within a **small** organisation, and within a **large** one?

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3. Choose **2** of the **strategies** related to **seeking new perspectives/ideas**. How might these be **actioned** within a **small** organisation, and within a **large** one?

Applied: Find out how an organisation you are familiar with seeks new perspectives ideas. What benefits arise from these actions?



6.21 Assessment Task 3

AT3 Impact of Megatrends - Investigation - Nature of work

For this investigative assessment task, you are required to:

- ☐ investigate at least one of the four **megatrends**
- ☐ describe how this **megatrend is** impacting on the future of work
- ☐ propose how this **megatrend** might influence **your career pathways development**.



Your teacher will inform you as to whether you will work alone, in pairs or in small groups. Your teacher will also outline the submission requirements including the format of your investigative report: e.g. written, or oral/multimedia, or infographic, or a combination of these. Record key task details below.

Use the **AT3: Evaluation record** to guide your research, drafts and final report. Your teacher might modify or completely change this task to suit your learning program.

Task details, requirements and key dates

Preview Draft:

Name: _____		Key dates		UNIT 3 AT3	
Tasks - AT3: Impact of Megatrends - Investigation		Must Do?	Due Date	Done	Level
Negotiate the scope and requirements of your investigation.		<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>
1. Define the megatrend(s).		<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>
2. Describe the impact on work environments.		<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>
3. Describe the impact on types of employment.		<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>
4. Describe the impact on emerging and declining jobs.		<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>
5. Explain the megatrend's likely impacts into the future.		<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>
6. Propose how this megatrend might impact on your future.					
- your career over the next 12 months i.e. entry-level		<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>
- your career over the next 2-5 years		<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>
- your career 5 years and beyond.		<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>
⇒ Demonstrate appropriate investigative research.		<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>
⇒ Demonstrate appropriate applied contact and research.		<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>
⇒ Prepare and submit the draft report.		<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>
⇒ Use feedback to complete and submit final report.		<input checked="" type="checkbox"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>
Present or report to the class (if required).		<input type="radio"/>	<input type="text"/>	<input type="radio"/>	<input type="text"/>

For this assessment task, you are required to undertake the **Externally set task** developed by School Curriculum and Standards Authority.

The Externally set task's (EST) questions are based on a selection of curriculum dot points. These are chosen to cover a range of Unit 3 topics areas.

Although questions on the EST could be potentially drawn from the entire Unit 3 content, you are not tested on the entire unit in the EST task.

Rather, each year the Authority pre-selects the dot points to be addressed, and communicates this to your teachers. This means that you can properly prepare for your EST by narrowing your study and preparation efforts to the dot points selected for this year's task.

tbc

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Task requirements, dates and other information

6.23 Unit Review and Reflection

Unit Review and Reflection

How did I improve my employability skills this entire unit?

How did I improve my enterprising capabilities this entire unit?

→

→

REVIEW QUESTIONS

→ _____

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My performance in developing my employability skills this entire unit was:

0 not shown	1 low	2 reasonable	3 good	4 very good	5 excellent
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What were my strongest areas of performance? What should I work on improving?

My strongest topics/skills were:	But I need to improve my skills in:

Signed: _____ Date: _____