

A guide to starting your first job

Getting your first job can be both exciting and a little nerve-wracking!

As a young person in Australia, there are some key things you should be aware of to make sure you start off on the right foot.

[Money and Life](#), powered by the [Financial Advice Association Australia](#) (FAAA), is proud to launch this resource, in conjunction with [Global Money Week 2025](#) to help young people acquire the skills and knowledge they need to successfully engage in working life and achieve financial success!

Within this guide you will find useful tips and information on.....

- Finding your first job
- Preparing your resumé
- The interview process
- Your first day
- Getting paid
- Reading your payslip
- Maximising your earnings
- Being successful
- FAQs and further reading

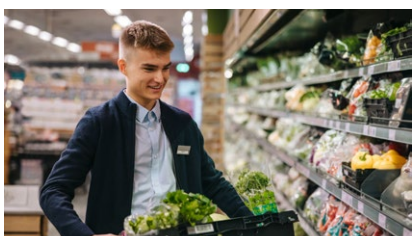
Acknowledgements

With thanks to contributors Bianca Musico CFP® and Dawn Thomas CFP®, as well as Oli and Aidan for sharing their lived experiences.

Finding your first job

Your first job can be a great opportunity to learn new skills, gain experience and make some extra money. It is also a great way to determine what you enjoy doing, which may influence your career choices later in life.

Common first jobs for young people include...



Retail

Working in a shop, supermarket or store is a great way to gain experience engaging with the public.



Hospitality

Serving food, washing dishes or glass collecting allows you to meet people from all walks of life.



Babysitting

Caring for young children in your family or in your broader community builds reliability and confidence.



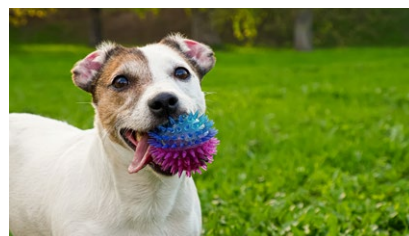
Tutoring

Teaching unique skills or helping younger students can increase your patience and communication skills.



Office assistance

Helping with filing, data entry or basic admin tasks builds organisational skills and grows your network of contacts.



Dog walking

Caring for animals in your local area shows future employers that you are trustworthy and reliable.



Start by looking online, through local job boards or asking family and friends about job openings. Websites like **Seek** and **Indeed** also have part-time roles suitable for young people.



Be mindful of how much personal information you share in the very early stages of applications. Instead of providing your passport details consider alternative forms of ID such as a proof of age card or student ID card. Google 'proof of age card' to find out what your state offers.

Preparing your resume

Even if you don't have any formal work experience, you should still create a resume that showcases your skills and strengths. Not only do most online advertisements require one when submitting an application, but they are also useful to drop into local businesses.



Personal qualities

Let potential employers know your key qualities such as: reliability, punctuality and having a positive attitude.



Volunteer work

Illustrating that you have been involved in unpaid work shows that you have an eagerness to learn.



Responsibilities

If you have been a school captain, member of the student representative council, or leader of a sports team, these are great characteristics to highlight.



Interests and skills

Be sure to mention what your interests and skills are as it helps you stand out and adds personality.



Other achievements

If you have other achievements or awards, they indicate responsibility and teamwork.



Contact details

Resumés should include a phone number and email address. Avoid including too many personal details, such as date of birth or your street address.

Use free online design tools such as [Canva](#) to access resumé templates that you can personalise. These look professional and will make a great first impression.



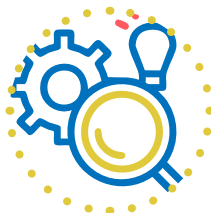
The interview process

Congratulations! If you get invited to interview you should be proud that your application or in-person visit to hand in your resume has made an impression. Interviews can be daunting but if you remain honest and open with the interviewer your personality will shine.



Dress appropriately

Dress for the type of role you're applying for i.e. smart casual for retail and hospitality or more formal for office jobs.



Do your research

Make sure you know what the business does, who they serve and their history so that the interviewer can tell you are interested.



Prepare for questions

Prepare for common questions like 'why do you want to work here?', 'what are your strengths?', and 'how do you handle challenges?'



Show interest and ask questions

Be prepared to ask questions too, such as 'what do I need to do well to be successful in this role?', 'what are the shift times?', and 'what is the rate of pay?'



Be polite and confident

Even if you're nervous, it's okay - just be yourself, show enthusiasm, and don't be afraid to ask questions about the role.



Be on time

Arriving early is a good way to show you're punctual and responsible - be sure you write down when and where your interview is and work out your route ahead of time to allow for any delays.

Interviews are about striking the right balance - don't be too humble, show them why they should choose you over other applicants while at the same time not making too many demands. If you show willingness to learn and complete a variety of tasks while illustrating flexibility the interviewer will be impressed!

You may be asked to do a trial shift, when appropriately executed this is legal and helps an employer to see your skills and how you fit within the business. Be open to doing trial shifts but **know your rights**.



Before starting work

In preparation for getting your first job there are a few things you can set up in advance.

A tax file number

Often called a TFN, your tax file number is your unique personal reference number (usually 9 digits long) that you keep for life. You'll need to provide this to employers so that the Australian Taxation Office (ATO) can monitor your income.

[Apply for your TFN today](#)

Remember to only disclose your TFN to people and organisations that require it for legitimate reasons such as the ATO or your employer, bank, superannuation fund or university.

A superannuation fund

Often referred to as super, a superannuation account is money put aside by your employer over your working life for you to live on when you retire from work. Super is important because the more you save, the more money you will have for your retirement.

If you have not set up your Superannuation fund, you will need to when you start working, if you are 18 years or older. If you are under 18, it is good to have a fund ready when you start work as you will qualify for super guarantee payments, when you work more 30 hours and above in a week. Consider comparing your options via a comparison tool such as the [YourSuper](#) tool.

Pay attention to the investment option you choose - because you're young and won't be accessing your super for decades a growth focused investment option can take advantage of the long time-frame you have to invest.

If you do not make a choice about your first superannuation fund, your employer will choose it for you and that fund will continue with you into future jobs until you choose otherwise.

[Learn more about superannuation](#)

A bank account

You may already have a bank account that your employer can use to send you your wages, if you don't you will need to set one up. Consider having a transaction account as well as savings account as this will make it much easier when budgeting. When deciding on a banking institution make sure you compare your options - Are there fees or charges? Do they have a good reputation? Do they have accessible online banking, and support should you need it?

Your first day

The exciting part! Use these checklists to ensure you're prepared for your first day!

- WHERE IS MY WORK LOCATION?**
(it's not always the same as where you were interviewed)
- HOW I AM GETTING TO / FROM WORK?**
(allow extra time to get there on your first day)
- WHAT'S THE START AND END TIME OF MY SHIFT?**
- WHAT DO I NEED TO WEAR?**
- WHAT IS MY RATE OF PAY?**
(check the national minimum wage for your industry [here](#))
- HOW I WILL BE PAID?**
(bank deposit or cash)
- HOW OFTEN I WILL BE PAID?**
(weekly, fortnightly or monthly)
- WHAT IS MY BREAK ENTITLEMENT?**
(check your break entitlement [here](#))
- HOW LONG IS MY PROBATION PERIOD?**
- WHAT ARE MY MAIN RESPONSIBILITIES?**

I have my...

- **LETTER OF OFFER OR CONTRACT**
- **TAX FILE NUMBER (TFN)**
- **BANK DETAILS**
- **SUPERANNUATION FUND DETAILS (IF APPLICABLE)**
- **ID OR PROOF OF AGE**
- **WATER AND LUNCH/SNACKS**

Don't panic if you don't know the answers to everything before your first shift – that is completely normal, and your employer will understand – just be sure to ask and find out the answer at a convenient time. Some other important questions you might want to ask are:



WHERE DO I STORE MY PERSONAL ITEMS?

WHAT DO I DO IF THERE IS AN EMERGENCY?

WHO SHOULD I CONTACT IF I AM SICK OR RUNNING LATE?

WHO SHOULD I ASK IF I HAVE ANY QUESTIONS OR CONCERNS?

WHEN ARE MY BREAK TIMES?

WHO WILL I BE WORKING WITH?

Don't be scared to ask questions on your first day – everyone has been new before, and you aren't expected to know everything! Asking questions will show that you care and want to do the job to a high standard.



Reflecting on your new job

The first day in any new job can be overwhelming, let alone your first job ever! Don't worry if you're not sure what you're doing just yet or if you haven't made any friends – these things take time! If you remain hard working and open to feedback, you'll have it under your belt in no time.

Take some time to reflect on the things you've learnt and your experience below.

DURING MY FIRST SHIFT I FELT...	ONE THING I REALLY ENJOYED ABOUT TODAY...
NOW THAT MY FIRST SHIFT IS OVER, I FEEL...	I'M MOST EXCITED ABOUT...
THE MOST HELPFUL PERSON TODAY WAS...	ONE THING I NEED TO PRIORITISE UNDERSTANDING OR GET BETTER AT IS...

Building new relationships with people you wouldn't otherwise have met can be one of the biggest benefits of joining the workforce. Make an effort to chat with your colleagues and find out more about them. Building friendships will also be helpful down the track when you need someone to cover your shift or need help.



Getting paid

Pay cycles vary from business to business. You may be paid on a weekly, fortnightly or monthly basis and it is important to find out what the pay cycle is for your new job so that you can budget effectively.

Payslips vary between businesses, but there are some key factors that should always be present:

- **PAY PERIOD**
- **YOUR RATE OF PAY**
- **HOW MUCH TAX WAS DEDUCTED**
- **WHAT SUPER CONTRIBUTION WAS MADE (IF APPLICABLE)**
- **HOW MUCH YOU WERE PAID AFTER TAX**

If you are eligible for superannuation

It is worth logging in and checking your super balance on a regular basis to ensure payments are being received from your employer – contributions stated on your payslip are not receipt of an actual deposit. Note that super needs to be paid at a minimum quarterly by employers, so there could be a delay on contributions showing in your account initially.

ABC COMPANY ABN: 12345678			
PAYSLIP			
EMPLOYEE NO: 1234 ABN: 12345678		PAY DATE: 01.08.2024 PAY PERIOD: 22.07.2024-28.07.2024	
SALARY & WAGES			
Ordinary Hours - 30.00	RATE	THIS PAY	YTD
	\$20.00	\$600.00	\$1200.00
TAX			
PAYG Tax		\$52.00	\$104.00
SUPERANNUATION			
SOI - Student Super		\$69.00	\$138.00
PAYMENT DETAILS			
1000**** (123-456) Employee Name Reference: ABC Company			AMOUNT \$548.00

You should get a pay slip from your employer no later than one day after pay day and it is important to check it for any discrepancies. Keep a record of the hours you've worked (e.g. in the Notes app on your phone) so you can double check everything is correct.



Maximising your earnings

Now that you are earning money it is very easy to get excited and buy the things you want. However putting aside a small percentage of your wages means you can achieve your long-term goals.

Consider making a **SMART** goal!



SPECIFIC

What is it that you want to achieve at the end?

Example: I want to buy a new phone.



MEASURABLE

Make your goal and its progress measurable

Example: the phone will cost \$1,000 and I want to buy it by the end of the year.



ACHIEVABLE

Is it reasonable to accomplish?

Example: saving \$1,000 over 12 months means I need to put aside \$83.35 a month – will I earn enough to save \$83 a month and still have money for other things?



RELEVANT

Does it align with your long-term objectives and values?

Example: are there other things that are more important to me right now than saving for a new phone?



TIME

Can you do it in the time you have allowed yourself?

Example: can I do this in 12 months, or do I need to allow 15 months?

Set up a savings account that you don't take money out of and put 20% of whatever money you make straight into that account on pay day – it will build up over time and you won't even realise it!



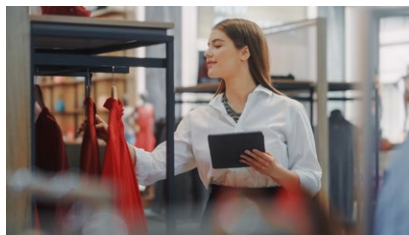
Being successful in your new role

Time management is going to play a large part in your life now that you have a job, and it is a valuable skill to improve! You may find it hard balancing studies and other activities with your new responsibilities but here are some suggestions to make it easier.



Use a calendar or diary

You will need to keep a clear plan of your week now you are managing other responsibilities. Record your shifts, school assignments and other activities in a planner or on your phone to stay on top.



Communicate

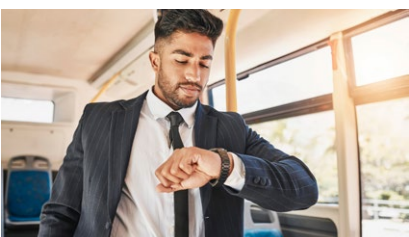
If you need time off work for exams, revision or school/sporting events communicate this with your employer as early as possible - a good employer will understand your commitments and support you.



Don't over commit

It is very easy when you start a new job to over commit to the number of shifts simply because you enjoy what you are doing or the money, but in the long term you will need to work out what you can reasonably achieve in your week.

Keep these things in mind during your first few weeks and months:



Be reliable and punctual

Showing up on time, being a good communicator and following through on your commitments will help you build a good reputation with your team.



Seize the opportunity

Take every opportunity to learn - whether it's technical skills, customer service, or teamwork, the more you learn, the more valuable you become (and the more you'll earn over time).



Work hard and be positive

Employers value employees who have a good work ethic, go the extra mile and have a positive attitude. Be sure to stay off your phone during shifts and access it only during breaks.



Your first job is a big step in gaining independence and learning valuable life skills. While it may take time to adjust to your new routine, remember that every experience is an opportunity to grow.

Stay motivated, be professional, and enjoy the journey of entering the workforce!

M&L

Frequently asked questions



WHAT IS THE DIFFERENCE BETWEEN BEING CASUAL AND PART-TIME?

Part-time workers are permanent employees contracted for less than 38 hours a week, whilst casual workers do not have guaranteed hours of work. This means your hours may go up and down from week to week, and some weeks you may not get any hours at all. This flexibility is sometimes good for young people so they can manage other commitments.



WHAT IS A SHORT-TERM JOB?

Short-term jobs, sometimes called temp jobs or contracts have a fixed end date. You may be part time or casual but have a fixed end date. This is common in high season for hospitality and retail businesses to cover busy times over Christmas or summer holidays for example. This can be a good opportunity for young people to try a new place of work and gain new experiences.



WHAT IS A REFERENCE?

A work reference is a person who can provide information about your work experience, skills, and accomplishments to a potential employer. Work references can be current or former employers, colleagues, or other people who have worked with you. When applying for your first job you probably won't have any and that is okay – but be sure to update your resume when you have more experience.



HOW DO I RESIGN?

The way in which you resign and how much notice you give can impact any future reference you hope to receive from that employer. That is why it is important to communicate in writing as early as possible when you have a new job offer or need to quit for other reasons. You should also uphold the same standards you have done during your employment so to leave a good lasting impression.

[Learn more about resigning and how much notice to give here.](#)



DO I STILL GET PAID IF AM SICK OR ON HOLIDAY?

This depends on a combination of the law, your contract status and your employers' policies. Casual workers are often not paid sick leave, and some employers do not pay sick leave during probation periods. You may also be asked to provide evidence of your sickness or injury with a medical certificate. As for holiday pay this is often accrued over time so may take a while to build up, meaning you may need to take unpaid leave. Any holiday pay that is outstanding when you leave an employer will be on your final payslip. Your entitlement will be outlined in your contract or you can ask your manager for more information.

Frequently asked questions



WHAT SHOULD I DO IF I WITNESS POOR WORKPLACE BEHAVIOUR?

If you witness bullying, harassment or other poor behaviour in the workplace it is important that you report it in line with the business' policies which are often outlined during your induction. If you are not sure what you should do in a given situation, you can find further guidance [here](#).



WILL I PAY TAX?

When you're working you must pay income tax on payments you receive from your employer. Your employer deducts tax from your pay and sends those amounts to the Australian Taxation Office – learn more [here](#).

Links for further reading

Employment standards

Workplace problems

Employment conditions

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Could you be one of Australia's future financial advisers?

What is financial advice?

Financial advice helps people grow and protect their wealth, plan for the future and make informed financial decisions for themselves and their families. This is provided by a financial planner (or financial adviser – these terms are used interchangeably). Along with other financial advice professionals involved in planning process advisers help guide people to achieve their financial goals with personalised financial strategies.

Benefits of a career in the financial planning profession

- **EARN WHILE YOU TRAIN**
- **GREAT SALARY TRAJECTORY**
- **POSITIVE WORK/LIFE BALANCE**
- **CHANGE PEOPLE'S LIVES FOR THE BETTER**
- **WORK WITH INSPIRING PEOPLE**
- **POTENTIAL TO OWN YOUR OWN BUSINESS**
- **FLEXIBLE AND HYBRID WORKING OPTIONS AVAILABLE**

Examples of roles available in the profession

CLIENT SERVICES OFFICER

Provides admin and customer service support to financial advisers. Responsibilities include client interaction, data collection, and file maintenance.

PARAPLANNER

Assists financial advisers by analysing client needs, conducting research, preparing client documents and performing admin tasks.

ASSOCIATE FINANCIAL ADVISER

You're giving face to face advice. You also receive mentorship from experienced advisers, who guide you through your learning and development.

SENIOR FINANCIAL ADVISER

You support other advisers and assist clients in achieving life goals while working to the highest ethical standards. You might even own the financial planning business.

[Explore roles >](#)

Joining the Financial Advice Association Australia (FAAA) and holding membership throughout your university education and into your career allows you to learn, expand your network and illustrate your commitment to the highest professional standards.

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