Teachers Mutual Bank We put you first

GETTING YOUR FIRST JOB

How to go about getting hired

Starting your journey to financial independence

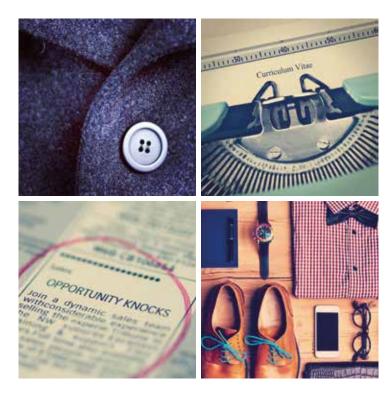


It's time to get earning.

Getting a part-time job is a great way to put money in your pocket and hopefully a bit in the bank, but it's also a giant leap into the world of independence and responsibility.

This is the beginning of your working-life. The things you do now will impact the things you do later. Future employers will be impressed when they see that you have a great work history and managed to earn and learn at the same time. But it's competitive out there. A lot of people are going for the same jobs, so you need to be prepared, organised and most of all, present yourself as the best possible person for the job.

Here are a few things to think about before you start applying, to ensure you have the best possible chance of being told 'congratulations! You're hired'.



First impressions count

How your CV can make an impact

- Start with a cover letter that's specific to the job you are applying for.
- For personal details, include date of birth, address and contact details. If you have a wacky or strange email address, get yourself a 'professional' one that won't put employers off.
- Your personal summary should include your school, work experience, skills and achievements. Include hobbies and abilities such as 'copes well with stress' and also your personal interests – but maybe not watching cat videos online.
- If you need to include references but don't have any previous work experience then you could ask a teacher to write you a reference.

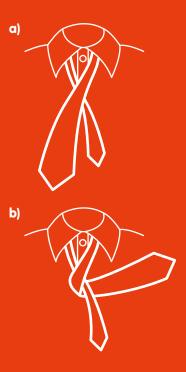
Nailing that job interview

To give yourself the best chance, you need to be prepared.

Firstly, look smart. Don't turn up with lunch on your shirt and buttons missing. Smile, shake hands, look people in the eye and speak slowly and clearly. The type of questions you might be asked are traditional types such as "Why do you want this job?" Your answers give a more general sense of who you are as a person. You may also be asked some competency-based questions like, "Tell us about a time you had to solve a problem quickly and you had a successful outcome?"

These are more targeted and designed to discover whether you have the skills to fill the role.

Most importantly, if asked a question, do not answer with a 'yeah' or a 'nah' and remember, what you lack in experience you have in enthusiasm, so make sure this shines through in your interview.



The aftermath

Tips for surviving post-traumatic job application stress.

- Always follow up an interview with a phone call, email or even drop in and say thanks.
- Unfortunately, it's not guaranteed you will get the job, but learn from the rejections. Ask the employer for some feedback on why you didn't get the role.

- Practice interviewing with friends or family.
- Another thing you could do is to volunteer. Okay, so it may not make you money, which is why you are trying to get a job – but what it will do is get you some experience. It will also get you noticed. 65% of bosses find people who have volunteering experience more employable.¹

























Getting a tax file number

So you have a job and you want to get paid.

Without a tax file number (TFN) you might find it a bit hard. Don't panic, it's a really simple process and it means you will be in the tax and superannuation system with this number for life. That's right, you only ever get one tax file number, so it's super important you remember it and keep it safe. It's part of your identity. Technically, you can still get paid without a TFN but you will be charged more tax and no one wants that. You also won't be able to apply for government benefits. If you want to study at Uni and borrow money through HECS, you will need a TFN.

Head here to find out how to get a TFN: **www.ato.gov.au**

So, what's next?

For more info on entering the work-force and the ways in which Teachers Mutual Bank can help you, visit us at the URL below. If you need help with anything, let us know. Call 13 12 21 8am-7pm weekdays, 9am-3pm Saturday or email enquiry@tmbank.com.au

tmbank.com.au/teenbanking

Issued by Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981. Membership is open to citizens or permanent residents of Australia who are current or retired employees of the Australian education sector or family members of members of the Bank. Information contained within this brochure is of a general nature only and should not be construed as providing advice on any of the products and services mentioned. Your needs and personal circumstances have not been taken into account. Please consult with your parents before making decisions about acquiring the Bank's products or services. Before deciding whether to purchase any of the Bank's products or services, you should read the Conditions of use – Accounts and access document and Fees and charges booklet. You can find these on our website.

Any questions? Ask away.

Call 13 12 21

8am to 7pm, weekdays 9am to 3pm, Saturdays

enquiry@tmbank.com.au

tmbank.com.au

Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981 01024S-U18-1220-FirstJob-15yr