

# Informed and Supported Workers Program Translated Resources



 [foodandfibregippsland.com.au/isw](http://foodandfibregippsland.com.au/isw)

  
A range of translated resources and flyers are available to help with on-farm communication.

Fruit Growers Victoria have created a series of **farm safety videos** on fruit-picking farms. The videos are available in English, and in time will be translated into multiple languages.



### Mental and physical health

Looking after your mental health is just as important as your physical health.

**Being mentally healthy looks like:**

- we can have positive relationships
- we can cope with stress
- we can be positive about the future

**But sometimes we struggle with our mental health. This can mean:**

- feeling anxious
- feeling lonely or isolated
- feeling tired and sad

It's normal to feel like this from time to time. This may be caused by homeworks, work stress, being lonely and/or even nothing at all. When this happens, you should talk to someone about how you feel. This helps you get thoughts out of your head and helps us feel like we're not alone. Here are some ideas about how to stay healthy mentally and how to talk to people when you need some support.

**Things you can do every day to stay mentally healthy**

Staying connected to friends, family, neighbours and community is one of the best tools we can use to keep us mentally healthy.

**CONNECTING WITH YOUR NEIGHBOURS**

Connect with your neighbours by attending together, learning tasks on the gutter, arranging casual performances, watching movies together and sharing a pizza. You could organise a cultural night where everyone cooks a meal from their country.

**CONNECTING WITH YOUR WORKMATES AND FRIENDS IN AUSTRALIA**

Take lunch breaks, exercise together before or after work, or simply ask how your workmates or friends spend their work each morning.

**CONNECTING SPIRITUALLY**

If you are religious, attending online or local church services, bible studies and prayer help give direction and hope. Access a list of free, online church services in Australia and New Zealand here: <http://www.churches.org.au>. You can also search for your church in language on YouTube or search for your church community back on Facebook.

**CONNECTING WITH NATURE**

If you don't want to talk, connecting with nature, getting fresh air, quiet meditation, reflection and taking a walk can help your mental wellbeing.

### Renting a sharehouse

A guide for Pacific workers living in Australia

**Finding a rental property**

When you rent a home, you receive a tenancy agreement or lease. This is a legal document that outlines the terms and conditions of the tenancy. It is important to read and understand this document before you sign it. It will tell you how much rent to pay, how long you can stay, and what is included in the rent.

**Questions to ask**

**Lease period and payment**

- how long is the lease? (usually 6 months or 12 months but can be shorter or longer)
- how much rent is included in the lease?
- how much is the weekly deposit?
- when do I have to pay?
- what is included in the rent? (for example, water bills, gas, electricity)
- when the accommodation comes with furniture or appliances, or do I supply those myself?
- who is responsible for maintenance and repairs issues?
- what happens if I have a problem with the landlord?

**Maintenance, repairs and furniture**

Who is responsible for maintenance and repairs issues? What happens if I have a problem with the landlord?

**Real estate agents**

Will there be any fees? The landlord pays a real estate agent to look after the home. In this case, you will pay your rent and communicate with the real estate agent instead of the landlord.

**IMPORTANT TERMS**

Tenancy agreement is a legal document with information about your home. You will need to sign this document and understand what it contains. It is important to understand this before you sign it. Leave another word for the tenancy agreement. Start the money you pay to live in the house.

### Lodging a tax return

A guide for Pacific workers in Australia

**Who needs to lodge a tax return?**

Workers in Australia employed through the Pacific Labour Mobility (PLM) scheme are not required to lodge a tax return. If you are a higher income earner (more than \$18,200 per year), you may need to lodge a tax return. You may also need to lodge a tax return if you are a sole trader, partner in a business, or have other income.

**What is a tax return?**

Tax income paid to the government. Companies pay tax on their profits. Individuals pay tax on their income. Tax is used by government, businesses and other organisations to calculate their budgets, profits, and losses.

**There is no guarantee that workers will receive an official request to complete a return. But this does not mean that you must not lodge a tax return.**

**How does it work?**

If you work, you will usually pay income tax through your employer. You can also pay tax through your employer. This is known as Pay As You Go (PAYG) withholding. This is done on your behalf.

### Payroll deductions explained

A guide for PALM scheme workers

**Deductions when you start working**

To help make your arrival in Australia easier, your employer pays for some items for you. These costs are usually paid back to your employer through deductions from your pay over the first 12 to 16 weeks. This is known as pre-employment costs. For more information, you may also have enough money left to cover your ongoing living expenses.

**THE DEDUCTIONS ARE EXPLAINED IN YOUR OFFER OF EMPLOYMENT AND MAY INCLUDE:**

- The cost of your flight to Australia and transport costs from the airport to your accommodation.
- Visa application costs.
- Pre-employment costs, such as medical examinations, vaccinations or drug tests.
- A small cash advance to help get you settled before your first pay.

**Ongoing deductions from your pay**

Over the first 12 to 16 weeks and initial costs have been repaid, there will be some ongoing expenses that your employer will deduct from your pay. The cost of initial and ongoing expenses (deducted with other costs) will vary depending on the situation.

**EXAMPLES OF ONGOING DEDUCTIONS MAY INCLUDE:**

- Accommodation (rent or mortgage) for your employer.
- Health insurance (in compliance of your visa).
- Many (if provided).
- Transport costs (to get to work on land, and sometimes for personal use).
- Personal bills, such as utilities (electricity, gas, water), internet, phone, and household insurance and garden. Note: this amount may be included in your weekly rent or it may be listed as a separate cost and deduction.

### Health insurance

A guide for Pacific workers in Australia

**Health insurance checklist**

- Health cover is a visa condition**
  - Meaning you must have health insurance while working in Australia as a mandatory requirement of your International Relations (Temporary Work) Subclass 403 Visa, Certificate of Entitlement (COE). You are responsible for ensuring your policy meets all the conditions of your visa. Stopping your health insurance cover is an automatic breach of your visa conditions. To ensure you do not break your visa conditions, your insurance premiums are deducted automatically from your pay.
- Eligibility checks**
  - Your insurer may need a copy of your passport ID page and ask for eligibility checks.
- Policy payment**
  - Talk with your employer to learn about how health insurance payments are made through your payroll deductions, including the amount of deductions.
- Keep policies handy**
  - You should keep a copy of your certificate of insurance (COI) and/or membership card handy, in case you need to use a doctor.
- Help with insurance**
  - Check your insurance card and on arrival networks for information about how to access your health insurance (phone number, website or email address). This will help when you need assistance with your policy. Make sure you also know how to quote your policy or claim number when making contact.
- Keep personal information current**
  - You should check with your health insurance provider that all your personal information is up to date. Personal details such as mobile phone numbers or home and postal addresses may need to be provided after arrival in Australia as these are not always known at the time of policy purchase.

**Visit a hospital only for emergency situations.**

**Visit a GP for non-emergency medical conditions.**



For multilingual posters and translated resources, the websites below may be useful.

The **Pacific Australia Labour Mobility (PALM)** scheme website provides resources and information to assist with the seasonal employment of workers from nine Pacific islands and Timor-Leste.

**WorkSafe Victoria** has a range of resources on its **Safety Communication webpage**. Many of these posters and resources have been translated in up to 20 different languages.

Visit **nib - Member services forms and brochures** and scroll down the page to find forms, brochures and health cover information for international members.



[foodandfibregippsland.com.au/isw](http://foodandfibregippsland.com.au/isw)

**PALM**  
Pacific Australia Labour Mobility

### Getting your driver's licence

A guide for Pacific workers in Australia

You need to have a valid licence to drive in Australia. Driving without a valid licence is illegal. How you get your driver's licence in Australia depends on where you live. There are different steps to getting a driver's licence in each state. Find out where to apply for your driver's licence in the table below.

Region	Department	Website
Australian Capital Territory (ACT)	Transport - Access Canberra	<a href="https://www.gov.au/ps/transport">https://www.gov.au/ps/transport</a>
New South Wales	Roads and Maritime Services	<a href="https://www.rms.nsw.gov.au/">https://www.rms.nsw.gov.au/</a>
Northern Territory	Department of Transport	<a href="https://td.gov.au/driving">https://td.gov.au/driving</a>
Queensland	Department of Transport and Main Roads	<a href="https://www.trm.qld.gov.au/">https://www.trm.qld.gov.au/</a>
South Australia	Department for Transport, Energy and Infrastructure	<a href="https://www.dteist.sa.gov.au/">https://www.dteist.sa.gov.au/</a>
Tasmania	Department of State Growth	<a href="https://www.transport.tas.gov.au/">https://www.transport.tas.gov.au/</a>
Victoria	Victoria Police	<a href="https://www.vicpol.vic.gov.au/">https://www.vicpol.vic.gov.au/</a>
Western Australia	Department of Transport	<a href="https://www.transport.wa.gov.au/">https://www.transport.wa.gov.au/</a>

**Being safe on the road**

When driving in Australia, you must take care you are a responsible and safe driver on the road. It is very important to know the road rules, which may be different to what you have experienced in your home country such as driving on the left side of the road. The rules also differ in each state and territory so make sure you know the rules that apply to your location. If you are found breaking the law, you may need to pay a fine. In more serious cases, you could face your licence being suspended or revoked.

**When you enter a vehicle you must:**

- make sure it is safe to drive
- adjust your seat to your frame when you get in
- make sure you aren't too tired - avoid staying up and not on long trips
- check for traffic updates and changes to road conditions
- if you know you will be drinking, plan your transport so you don't drink and drive.

**When you are driving you must:**

- wear your seatbelt (driver and passengers)
- always buckle the seatbelt
- never talk on text or your mobile phone
- follow the road rules, obey traffic lights and lane markings
- focus on the road - do not get distracted
- never use mobile phones with either driver
- drive slowly through roundabouts, schools and red zones.

Australian Government | palm.help.gov.au

**PALM**  
Pacific Australia Labour Mobility

### Support for PALM scheme workers in Australia

There are people and organisations to support Pacific Australia Labour Mobility (PALM) scheme workers in Australia. This fact sheet explains these contacts and provides their details. If you are a PALM scheme worker, please save the numbers listed below into your phone.

**YOUR EMPLOYER**

Your employer is your first point of contact while you are in Australia. It is their responsibility to support you while you are here. They can help you with questions about topics including:

- your payroll and work arrangements
- a problem with someone at work
- health insurance
- transport
- a minor medical or health problem
- other accommodation issues or conflict with a housemate
- your visa
- returning to your home country

You should have written your employer's or manager's phone number when you arrived in Australia. If you don't have it, ask your travel leader or employer about the best way to contact them. If they can't help you, they will tell you who to call.

**COUNTRY LIAISON OFFICERS**

Your employer is your first point of contact while you are in Australia. It is their responsibility to support you while you are here. They can help you with questions about topics including:

- your payroll and work arrangements
- a problem with someone at work
- health insurance
- transport
- a minor medical or health problem
- other accommodation issues or conflict with a housemate
- your visa
- returning to your home country

You should have written your employer's or manager's phone number when you arrived in Australia. If you don't have it, ask your travel leader or employer about the best way to contact them. If they can't help you, they will tell you who to call.

**FAIR WORK OMBUDSMAN**

The Fair Work Ombudsman (FWO) can help you if you have specific questions about your employment conditions, pay rates and entitlements. Call the FWO on (13 13 60). If you need an interpreter, call (13 13 60).

**EMERGENCY SERVICES**

The FWO can help you if you have specific questions about your employment conditions, pay rates and entitlements. Call the FWO on (13 13 60). If you need an interpreter, call (13 13 60).

**PALM SUPPORT SERVICE LINE**

If your employer cannot help you, call the PALM support service line on (0800 51 51 51) between 7 am - 7 pm AEST 5 days a week (excluding public holidays). If you have a serious problem, you may call the PALM support line 24 hours a day. 7 days a week on (0800 51 51 51).

Please call your employer immediately if you or another worker has a serious injury or illness, is admitted to hospital or is involved in a criminal offence or domestic violence.

**I Am Digital** is a program developed by Save the Children and Meta to educate and empower youth and adults to have safer, more positive online experiences.

**WorkSafe** | Reducing workplace harm.

### Lifting and moving heavy loads

It is important to:

- Plan the lift: know what you are lifting, how heavy it is, and how you will move it.
- Use the right equipment: use a trolley or hoist if you need to move heavy loads.
- Lift correctly: keep your feet apart, back straight, and lift with your legs.
- Move safely: don't rush, and don't get distracted.
- Get help: ask for help if you need it.

WorkSafe | Reducing workplace harm.

**WorkSafe** | Reducing workplace harm.

### Personal protective equipment

To protect yourself on a farm you need to wear, when appropriate:

- Safety boots
- High-visibility clothing
- Sun protection (hat, sunscreen)
- Safety glasses
- Work gloves
- Ear protection
- First aid kit
- Fire extinguisher
- Safety harness
- Fall protection

Your employer needs to provide you with personal protective equipment and clothing to help you when you work. If you need anything, please speak up.

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### Working with machines or vehicles

To stay safe when using machinery:

- Read the manual: understand how the machine works and its safety features.
- Wear your seatbelt: always wear your seatbelt when operating a tractor or other vehicle.
- Use safety features: use all safety features like rollover protection structures (ROPS).
- Don't drink and drive: never drink alcohol before or while operating machinery.
- Stay alert: don't get distracted, and don't use mobile phones while working.
- Get help: ask for help if you need it.

WorkSafe | Reducing workplace harm.