

Course Support Resources

Cashed Up – Start Earning



financial
basics
foundation

Cashed Up

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Course support resources

To complement your students' learning experience in completing this **Cashed Up** course, the following solutions, marking guides, optional extension activities, tips and other information, can be used to support, extend and provide feedback to your students.

SOLUTIONS

Depending on the task type, responses offered to students may be shuffled. The response order within the solutions below may not match the order seen and submitted by students.

OTHER FBF RESOURCES

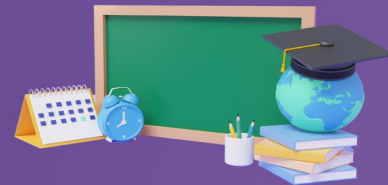
While the **Cashed Up** program is designed as a stand-alone resource, teachers can support delivery of this course with extra content and activities from other FBF resources.

ESSI Money aligns well with **START EARNING**. It provides students with the opportunity to manage and experience the fundamentals of the employment environment within a safe, fun, virtual simulation.

Download our **Top Tips for young people entering the workforce** [fact sheet](#) for a range of helpful information for your students.

Other suitable FBF resources are highlighted for course sections below.

The **Fair Work Ombudsman** publishes a suite of excellent videos for this course on [YouTube](#). Some videos are used within the course, and some are referred to below. You may find other videos from this collection useful for your students.



Course content summary

TAKE A GOOD LOOK AT TAX

1. Australia's taxation system
 - Governments collect tax.
 - Where does the money go?
2. Income tax
 - Income tax 101 – a crash course
 - Income tax 102
 - What's a Medicare levy all about?
3. Your tax file number
 - Why do I need a tax file number?
 - How do I get a tax file number?
 - What's a TFN declaration?
 - How does the tax-free threshold affect me?
 - What happens if I don't claim the tax-free threshold?
4. Your tax return
 - What's a tax return all about?
 - How do tax deductions work?
 - Take a trial run.



YOUR MINIMUM TERMS AND CONDITIONS AT WORK

1. Fair Work Act terms and conditions
 - What's in the terms and conditions?
2. Fair Work Act Modern Awards and Registered Agreements
 - What are Modern Awards and Registered Agreements?
 - What's a classification?
 - What will my pay rate be?
 - How do I find out what I should be paid?
 - What should I do if I'm not being paid correctly?

YOUR RIGHTS AND PROTECTIONS AT WORK

1. Fair Work Act rights
 - What are my rights at work?
 - I have the right to be free from bullying in the workplace.

RESPONSIBILITIES AT WORK

1. Fair Work Act responsibilities
 - What are my employer's responsibilities under the Fair Work Act?
 - What are my employer's payslip responsibilities?
 - What's on my payslip?
2. Your responsibilities at work
 - What are my general responsibilities?
 - What are my Fair Work responsibilities?
 - What are my WHS responsibilities?



Take a good look at tax

**Supporting FBF
resource**

[OFL Module 6: Taxation – everyone pays](#)

Australia's taxation system

**Page
Extension activity**

Governments collect tax.
multiple choice pulse*

Use this multiple-choice pulse to introduce the concept of redistribution of income through a classroom discussion.

MULTIPLE CHOICE PULSE

QUESTION – People on low income should not have to pay any tax to any government?

AVAILABLE ANSWERS – yes, no

***PULSES**

Facilitators can use iQualify social tools – such as pulses - to attach add-ons to activated classes.

- <https://intercom.help/igualify/en/collections/157625-social-tools-in-igualify>
- <https://intercom.help/igualify/en/articles/809598-overview-of-pulses>
- <https://intercom.help/igualify/en/articles/4454519-creating-a-pulse-as-a-facilitator>
- https://youtu.be/wc1dOQpsUKM?si=_bucO-S4Tr2BeWOZ – 1.04

**Find out how to create a multiple-choice pulse here.

<https://intercom.help/igualify/en/articles/809576-how-to-run-a-multiple-choice-pulse>



Income tax

Page title	Income tax 101 – a crash course
Task	5. Tax facts
Solution	marked by course software

☒ 5. Tax facts

Non-Assessed

Status: Done

Reset ↺

Do you understand the basic principles of income tax?

Use the taxation terms below to complete this summary of income tax.

- ▶ Australia has a **progressive** ✓ income tax system. This means that the more income you earn the higher the **rate** ✓ of tax you pay.
- ▶ The amount of tax you have to pay is calculated on the tax **bracket** ✓ your income falls within. Income below the tax-free **threshold** ✓ is not taxed.
- ▶ People often assume that income tax is payable only on wages earned, but it's also payable on **interest** ✓ you earn.
- ▶ The amount of tax you pay is determined by your **taxable** ✓ income.

Take a good look at tax



Page title

Task

Solution

Income tax 102

6. How much tax will they pay in one year?

marked by course software

☒ 6. How much tax will they pay in one year?

Non-Assessed

Calculating the tax you pay is a very simple process.

Use the [MoneySmart tax calculator](#) to work out the total **annual** income tax payable for **2025-2026** for these employees at Boardshorts R Us.

Ignore the Medicare Levy when calculating the annual income tax payable.

SHOW HINT

Chandra annual income \$115,000 – annual tax payable	\$25,288	✓
Dimitri annual income \$25,000 – annual tax payable	\$1,088	✓
Melissa annual income \$15,000 – annual tax payable	\$0	✓
Simon annual income \$58,000 – annual tax payable	\$8,188	✓

Take a good look at tax



Page title

Task

Solution

What's a Medicare levy all about?

7. How much is their Medicare levy?

marked by course software

☒ 7. How much is their Medicare levy?

Non-Assessed

Go back to the [MoneySmart tax calculator](#) and record the **Medicare levy payable** for **2025-2026** for the following Boardshorts R Us employees.

HIDE HINT

Make sure you select the **2025-2026** financial year.

- Chandra annual income \$115,000 – annual Medicare levy payable | \$2,300 ✓
- Dimitri annual income \$25,000 – annual tax payable | \$0 ✓
- Melissa annual income \$15,000 – annual tax payable | \$0 ✓
- Simon annual income \$58,000 – annual Medicare levy payable | \$1,160 ✓

\$1,965

\$150

\$2,300

\$1,337

\$0

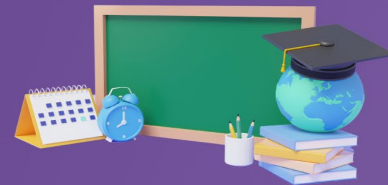
\$2,530

\$3,503

\$1,160

\$300

Take a good look at tax



Your tax file number

Page title	Why do I need a tax file number?
Extension activity	multiple choice pulse

Your students will be interested to find out how many class members already have a tax file number.

MULTIPLE CHOICE PULSE

QUESTION – Do you have a TFN?

AVAILABLE ANSWERS – yes, no

Page title	How do I get a tax file number?
Task	Tax checklist
Extension activity	Apply for TFN.

Encourage students who don't have a TFN to *apply for one.

For students over 15 or who have an Australian passport, they can download and apply through the [myID](#) app.

Students under 15 who don't have an Australian passport can apply through [Australia Post](#). They'll need to:

1. complete the [online form](#)
2. print their application summary with the application reference number
3. make an appointment for an interview at a participating Australia Post outlet

*Remind students to check with their parents/carers before they go ahead with the application.



Page title

Task

Solution

What happens if I don't claim the tax-free threshold?

9. Tax terms

marked by course software

☒ 9. Tax terms

Non-Assessed

Status: Done

Reset ↺

Complete these definitions for tax terms using the options in boxes below the text.

■ A

Tax file number declaration ✓

helps your payer work out how much tax to withhold from your wages.

■ Your

myGov account ✓

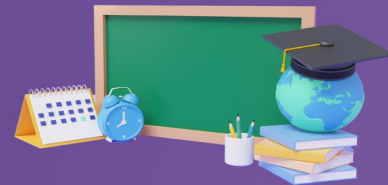
allows you to easily link to government services.

■ When you claim the

tax-free threshold ✓

you don't pay tax on the first \$18,200 you earn.

Take a good look at tax



Your tax return

Page title

Task

Solution

What's a tax return all about?

10. About your tax return...

marked by course software

☒ 10. About your tax return...

Non-Assessed

Status: Done

Reset ↺

Having a good understanding of taxation makes completing a tax return simple.

Match the correct term to each of these tax return definitions. Choose from the dropdown suggestions.

- ▶ The amount of income you can earn before you pay tax - tax-free threshold ✓
- ▶ Allows the ATO to assess your tax payable - tax return ✓
- ▶ Total wages less deductions - taxable income ✓
- ▶ Payable if too much tax was withheld by your payer - tax refund ✓
- ▶ Total wages paid to you in the financial year - income ✓
- ▶ The tax deducted from your pay each pay period - tax withheld ✓

Page title

Task

Solution

Take a trial run

11. James' tax return

marked by course software

☒ 11. James' tax return

Non-Assessed

Estimated tax refund: \$85 ✓
Taxable income: \$18,200 ✓
Tax withheld: \$85 ✓
Total deductions: \$300 ✓
Work related clothing, laundry and dry cleaning expenses: \$250 ✓
Union or professional association fees: \$50 ✓
Wages: Gross payment: \$18,500 ✓

Cashed Up – Start Earning Course Support Resources



Page title	Take a trial run
Task	11. James' tax return
Supporting information	tax return solution downloads

Estimated tax refund for James:

Estimated tax refund of \$85.00	
Your taxable income is \$18,200.00	
Description	Amount
Tax on your taxable income	\$0.00
Credits and other entitlements	
PAYG withholding (eg tax deducted by your employer or bank)	-\$85.00
Estimated refund	\$85.00
^ Hide calculation	
This refund will be paid into account JAMES REED (BSB: 064406 , Account number: 014847123).	
If this is not correct, update your financial institution details .	

Take a good look at tax

If you ask students to email you their tax return for James, you can check their responses against the [tax return summary](#) pdf for James.

Cashed Up – Start Earning

Course Support Resources



Take a good look at tax

Page title
Task
Resources

Take a trial run
11. James' tax return

ATO app

<https://www.ato.gov.au/online-services/online-services-for-individuals-and-sole-traders/ato-app>

myDeductions tool

<https://tv.ato.gov.au/media/c-bd9wqg5/bd1bdiubgosm84>

TAX, SUPER & YOU

Check out the range of free resources for secondary students curated by the ATO. You'll need to create an account to access these resources.

<https://taxsuperandyou.gov.au/>

What is PAYG (Pay-as-you-go-tax) (Australia edition)

This video covers a range of income tax content. Some details on tax rates are no longer correct (published), but concepts for this section of the course are clearly explained.

<https://www.youtube.com/watch?v=xcsbY0HnvHc>



Your minimum terms and conditions at work

Fair Work Act terms and conditions

Page title	What's in the terms and conditions?
Task	12. How it all fits together
Solution	marked by course software

☒ 12. How it all fits together

Non-Assessed

The statements below concern the employment conditions for Australian workers.

Complete each statement using the options in boxes below the text.

- Workplace terms and conditions for workers in Australia are set out in the

Fair Work Act 2009 ✓
- The minimum employment entitlements for all workers are covered by the

National Employment Standards ✓
- The pay rates for Australian workers – depending on their job – are found in the

Modern Awards and Registered Agreements ✓



Fair Work, Modern Awards and Registered Agreements

Page title
Task
Solution

What will my pay rate be?

13. How are pay rates worked out?
marked by course software

☒ 13. How are pay rates worked out?

Non-Assessed

Do you understand how your employer knows how much to pay you?

Move the correct term to complete these statements.

Your pay rate is determined by your **classification** ✓.

The minimum pay rates and employment **conditions** ✓ for different types of industries and **occupations** ✓ are set out in Modern Awards.

Modern award classifications are **descriptions** ✓ of roles and types of work covered by the award.

The Modern Award for the **industry** ✓ you work in sets out your wages.

Because casual employees are not entitled to paid leave, they are entitled to a **loading** ✓ on top of their award wage.

Casual employees may be entitled to a **penalty rate** ✓ when working outside normal hours.

Page title
Task
Extension activity

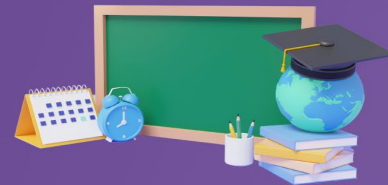
What will my pay rate be?

13. How are pay rates worked out?
text response pulse*

Use a text response pulse to explore student views on junior pay rates in a class discussion.

TEXT RESPONSE PULSE

QUESTION – Why do you think juniors are paid less than adult employees?



Page title

Task

Solution

How do I find out what I should be paid?

14. Show me the money.

award and pay rate summary pages

☒ 14. Show me the money

Non-Assessed

Screen capture the summary page from the [FindYourAward PACT](#) page.

Save it as **"YOUR NAME" pay rates summary for Minjee**, and provide it to your teacher if requested.

☐ I have saved a copy of the pay rates summary for Minjee.

Submit

Find my award

What is your role and industry?

Type in and select the job title that best fits the occupation from the generated list.

You have chosen: **kitchen hand**

Not what you wanted? [Change job type](#)

What industry is the business in?

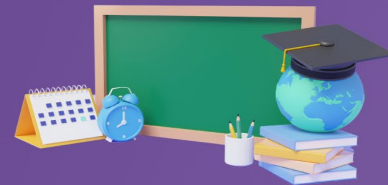
Tell us the industry the job is in

You have chosen: **Fast food or takeaway**

Not what you wanted? [Change industry](#)

Looks like you're covered by:

Fast Food Industry Award



FindYourAward PACT summary page

Your pay rates summary ?

The pay rates on this page are the same as those our advisers give to customers who contact our Infoline.

Pay rates provided are before tax is taken out (gross pay) and don't include superannuation contributions. See [Tax and superannuation](#) for further information.

Pay rate as at: 11 December 2025

[Edit calculation date](#)

Level 1 | Casual | Under 16 years of age

Hourly pay rate: ? \$13.28 per hour

[Show rates for all employment types](#)

Not the pay rate you expected? [Contact us.](#)

Your award: Fast Food Industry Award (MA000003) ?

Employment Status: Casual

[Edit employment type](#)

Your selected penalty rates: None selected

[Select penalties](#)

Common penalties for your award: ?	Evening work - Monday to Friday - midnight to 6am	\$14.87 per hour	edit
	Evening work - Monday to Friday - 10pm to midnight	\$14.34 per hour	edit
	Saturday	\$15.93 per hour	edit
	Sunday	\$15.93 per hour	edit
	Public holiday	\$26.55 per hour	edit

Page title
Resource

What should I do if I'm not being paid correctly?
Fair Work Commission video

Use this video to review **Your minimum terms and conditions** with senior classes. It covers a wide range of content relating to the Fair Work system in Australia.

<https://www.youtube.com/watch?v=cMFu0OP2Gy8> – 6:30



Your rights and protections at work

Fair Work rights

Page title

Task

Solution

What are my rights at work?

15. I know what my rights are.
marked by course software

☒ 15. I know what my rights are.

Non-Assessed

Check your understanding of your workplace rights by answering true or false to the following statements.

I have the right to question my employer if I think I haven't been paid correctly.

True ✓

I have the right to join a union.

True ✓

I have the right to not join a union.

True ✓

I have the right to make a complaint in the workplace, but only if it concerns discrimination.

False ✓

Discrimination is the unfair treatment of different people, based on groups – such as race or religion - to which they belong.

True ✓

Page title

Resources

What are my rights at work?

FairWorkGovAu videos

Warning Signs

This video outlines warning signs for young people where their rights and/or entitlements might be taken advantage of.

<https://www.youtube.com/watch?v=9DdCc2qQeow> – 3.03

How to address being treated unfairly at work

This video covers steps to follow to find a resolution for being treated unfairly at work.

<https://www.youtube.com/watch?v=KHREZKSj7pl> – 2.55



Responsibilities at work

Fair Work Act responsibilities

Page title	What's on my payslip?
Task	16. Fiamma's payslip
Solution	marked by course software

☒ 16. Fiamma's payslip

Non-Assessed

Complete these statements about Fiamma's payslip.

SHOW HINT

1. Fiamma's net pay - .
2. Fiamma is paid every .
3. Fiamma's gross pay is .
4. Fiamma's net pay is .

Page title	What's on my payslip?
Resource	MoneySmart video

Reading your payslip

This short video addresses the importance of reviewing your payslip.
<https://www.youtube.com/watch?v=1qQEK6FbZD0> – 1.16



Your responsibilities at work

Page title

What are my general responsibilities?

Task

17. What does it take to be a responsible employee?

Solution

marked by course software

☒ 17. What does it take to be a responsible employee?

Non-Assessed

Look at these examples of employees **not** taking responsibility in their job. Match the behaviour with the responsibility it goes **against**.

- Kalani takes credit for another employee's efforts. | Be a team player. ✓
- Sasha has finished her training, but her employer is now warning Sasha about taking too long to complete her regular shift tasks. | Be reliable. ✓
- Graeme's shift starts at 2.00pm. He arrives early at 1.55 pm, but it takes him 10 minutes to change into his uniform. | Be punctual. ✓
- Mackenzie doesn't like being assigned cleaning duties during her shift. She doesn't stop grumbling about it when it's her turn to clean. | Keep a positive attitude. ✓
- Deva, the team leader, often plays practical jokes on one of the workers in your team. | Be an upstander, not a bystander. ✓
- Josiah had a busy few days and didn't get time to wash and iron his uniform for today's shift. It's stained and crumpled from his last shift. | Be professional. ✓



Final steps

Page title Resources

Course summary

FairWorkGovAu resources for starting a new job

These resources can be used to recap course content before taking the **Start Earning Quiz**, or as follow up activities when students have completed the course.

Starting a new job video

This video addresses general issues when starting a new job.

<https://www.youtube.com/watch?v=FC5tWenwoUQ> – 4.33

Starting a new job course

This course provides general guidance about starting a new job. It contains video and audio and takes about 30 minutes to complete. It covers rights at work, questions to ask, and workplace behaviour.

https://www.fairwork.gov.au/sites/default/files/minisite/static/c71cb2fd-f43e-4168-9a18-bd3f6ca524ff/FWO_Starting-a-new-job_v02_2024_Web_241115/index.html