

BGGGS Careers Newsletter

Issue 15, 2026

Table of Contents

INTRODUCTION.....	3
EVENTS.....	4
22 October: NAS Bachelor of Fine Arts Online Information Session	
29 October: Yr 12 & Beyond with ADHD – Webinar for Year 12 Students and Parents	
4 November: STEM + X: Technology – Webinar for Students, Teachers & Parents	
5 November: Procrastination & ADHD – Webinar for Year 10, 11, 12 Students and Parents	
18 November: Flight Centre Travel Academy Info Night	
19 November: CQU Open Day Online Chat Session	
21 November: Maleny Farm Fest 2026	
1 December: SAE Online Info Session: IT & Computer Science	
5 December: AIE Online Campus Day	
15 December: I've Got My Results, What Now? Webinar for Year 12 Students & Parents	
18 December: UQ ATAR Advice Online Event for School Leavers	
18 December: QUT Year 12 ATAR Advice Webinar	
SCHOLARSHIPS.....	7
ACU All Points to Teaching (APTT) Scholarship	
UQ Vanelkay Scholarship	
UniSC Vice-Chancellor's Academic Excellence Scholarship	
SAE Kickstarter Scholarship	
SCU Summerland Bank Scholarship	
SCU Commonwealth Indigenous Scholarships	
COMPETITIONS.....	8
The Best of Times Short Story Competition #42	
Youth Farmer Challenge at Maleny Fest 2026	
The 2026 Ernestine Hill Memorial Award	
STEM Birds 2027 Australian Coding Competition for ages 5-15	
FLICKERFEST 2027 FlickerUp Competition	
The Conrad Challenge	
Write the World: Creative Writing on Justice Competition 2026 for writers aged 13-19	
EXPERIENCES.....	9
Volunteering for a Code Club	
Virtual Work Experience from VR Games Specialists nDreams.	
STUDY TIPS	9
What actually counts as plagiarism beyond copying text directly	
How to use referencing tools to build your reference list	
MONEY, SUPERANNUATION	14
Superannuation Tips for Teens	
JOB SPOTLIGHTS	15

How to become an Agronomist

Jobs & Careers 17

Working with fish and exotic animals as a vet

HEALTH & WELLBEING 19

10 tips for starting a term off well

Introduction

Tertiary Pathways concluded Term 3 on a high note with a Health Expo in a School program for Year 10 students on the final day. Presented with the support of Griffith University, the event featured guest speakers Dr Elisabeth Coyne, Senior Lecturer in the School of Nursing, and Ms Anne-Maree Caine, Senior Lecturer in Occupational Therapy. Brisbane Girls Grammar School alumnae Kate Deluca-Smith (2024) and Saathvika Maturu (2025), both provisional-entry medicine students, joined fellow university ambassadors to lead an engaging CPR session and career discussions. The expo provided students with a valuable opportunity to learn from university staff and students while gaining meaningful insights into health-related study and career pathways.



Term 4 has seen us continue to support our Year 12 students as they finalise their future pathways and applications. We have been providing individual guidance as they review tertiary course preferences, navigate key deadlines and consider the study, scholarships and gap year options available to them.

Also, in our start to Term 4, a motivated group of Year 11 students has begun their UCAT preparation through our Medprep program, delivered in conjunction with Fraser's Medical. These sessions are helping students become familiar with the structure and demands of the UCAT while developing effective approaches to problem-solving, time management and the different question types. Beginning this preparation early gives students time to build their confidence, establish consistent practice habits and identify areas for further development before sitting the test next year. Their enthusiasm and commitment have been wonderful to see, and we look forward to supporting their progress throughout the program.

Events

22 October: NAS Bachelor of Fine Arts Online Information Session

Organisation: National Art School

Location: Online

Date: October 22, 2026

Interested in applying for the Bachelor of Fine Art (BFA) at the National Art School?

Join us for an online information session to find out more.

The session will provide an overview of the BFA, eligibility requirements, application process and key dates, with an opportunity to ask questions.

[Find out more](#)

29 October: Yr 12 & Beyond with ADHD – Webinar for Year 12 Students and Parents

Organisation: ADHD Webinars

Location: Online

Date: October 29, 2026

Designed to help Year 12 students and parents navigate the transition to tertiary study or employment with practical ADHD management strategies. It offers actionable guidance on post-school options, strengths and interests, accommodations, and setting up tailored support systems.

[Find out more](#)

[Find out more](#)

4 November: STEM + X: Technology – Webinar for Students, Teachers & Parents

Organisation: Careers with STEM

Location: Online

Date: November 4, 2026

Join Careers with STEM for a free STEM + X career webinar, supported by QUT, to explore careers in coding, cybersecurity, design, digital products and more.

In this webinar, we'll lift the lid on where a technology degree can take you, exploring the kinds of careers today's high school students could be heading into, from cybersecurity and software development to digital design, artificial intelligence and emerging technologies.

[Find out more](#)

5 November: Procrastination & ADHD – Webinar for Year 10, 11, 12 Students and Parents

Organisation: ADHD Webinars

Location: Online

Date: November 5, 2026

A practical session focusing on why ADHD brains procrastinate and how students in Years 10–12 can overcome executive dysfunction. Attendees will learn evidence-based study tools, time-management hacks, and task-initiation techniques.

[Find out more](#)

18 November: Flight Centre Travel Academy Info Night

Organisation: Flight Centre

Location: Flight Centre HQ, South Brisbane

Date: November 18, 2026

Flight Centre Travel Academy is hosting an info night for students and families to find out more about our Diploma of Travel and Tourism, delivered in partnership with Torrens University Australia.

Come along to meet the team, hear from current students about their study experience, and learn about the career pathways this qualification opens up across the industry. Our programs include real industry experience, paid work placements, and personalised coaching and career support, helping students launch careers in events, hotels, hospitality, aviation, and travel & tourism.

This is also a great gap year option, building transferrable skills through a mix of study and real work experience, including our Work, Study, Play Whitsundays program, where students can live and work in the Whitsundays islands while they study.

[Find out more](#)

19 November: CQU Open Day Online Chat Session

Organisation: CQUniversity

Location: Online

Date: November 19, 2026

We see you planning your next study move, and we know there's a lot to consider, so we're here to help. Whether you are considering starting a TAFE or university qualification at CQU, our team are here to answer your questions.

Chat with our staff about your course of interest, pathways to university, student support services, or anything else you'd like to know about studying with CQUniversity.

All you need to do is head over to our Facebook page and send us a message during the session and you'll receive real-time answers to all your questions.

[Find out more](#)

21 November: Maleny Farm Fest 2026

Organisation: Maleny Agricultural Show Society

Location: Maleny Showgrounds

Date: November 21, 2026

Maleny Farm Fest was created to celebrate agriculture, practical skills, innovation, and rural community life. Guided by our theme — Educate. Equip. Empower. — the event aims to provide practical learning opportunities, encourage the sharing of knowledge and experiences, and help build confidence and capability within our community.

The event brings together farmers, businesses, schools, community groups, families, and young people in a welcoming and highly interactive environment. A key focus is creating opportunities for people to learn, connect, and share ideas across generations and industries.

Importantly, Maleny Farm Fest is designed as a free event for the community, with no admission fees for attendees and no site fees for exhibitors or participants.

The 2026 program is continuing to expand and is expected to include:

- Trailblazers Youth Zone – Innovation in Agriculture
- Bush BBQ Challenge
- Pallet Build Challenge
- Youth Farmer Challenge
- Practical demonstrations and interactive activities
- Agricultural and community displays
- Multiple stages with speakers and presentations throughout the day
- Family activities and competitions

[Find out more](#)

1 December: SAE Online Info Session: IT & Computer Science

Organisation: SAE University College

Location: Online

Date: December 1, 2026

From software development and cyber security to cloud computing and AI, technology careers are evolving fast. At SAE's Online Info Session: IT & Computer Science, you'll explore our complete range of technology courses, including our new Information Technology qualifications launching in February 2027, alongside our established Computer Science and Cyber Security pathways.

[Find out more](#)

5 December: AIE Online Campus Day

Organisation: Academy of Interactive Entertainment

Location: Online

Date: December 5, 2026

Discover the courses designed to get you started in game development, 3D animation, film and visual effects at the AIE Online Campus Day. AIE will be running this event for students interested in studying online. You will be able to meet our teachers, explore how classes will run, course options, career pathways and see our amazing student work.

We will be covering everything you need to know about the:

- careers in games and VFX that we train students for;
- studios and industries that we work with;
- courses we offer – from beginners to professional mastery, and;
- the software, skills and knowledge we teach.

[Find out more](#)

15 December: I've Got My Results, What Now? Webinar for Year 12 Students & Parents

Organisation: myfuture

Location: Online

Date: December 15, 2026

As Year 12 results are released, many students and their carers are asking the same question: What's next? Join Tracy Ryan, Career Education Manager at myfuture, for a practical and reassuring webinar designed to help families navigate the next steps with confidence.

You'll gain insights into the range of opportunities available after Year 12, learn how to make informed decisions, and discover resources that can support a successful transition from school to further study, training, or work.

[Find out more](#)

18 December: UQ ATAR Advice Online Event for School Leavers

Organisation: University of Queensland

Location: Online

Date: December 18, 2026

Wondering what to do after you get your ATAR? Whether you're seeking advice, information, or simply some reassurance, we can help. We'll answer all your ATAR-related questions at our free ATAR Advice online event.

What to expect:

- Live chat one-on-one with UQ Admissions staff.
- Understand your options if your ATAR is higher or lower than expected.
- Get personalised advice on the best pathway to UQ for you.

- Find out how to change your QTAC preferences, and how to respond to an offer.
- Explore our world-class facilities through virtual campus tours.

[Find out more](#)

18 December: QUT Year 12 ATAR Advice Webinar

Organisation: Queensland University of Technology

Location: Online

Date: December 18, 2026

If you're planning to study in 2027, we're here to help you finalise your decision. Join us on Friday 18 December for advice about pathways to your preferred course, ordering your QTAC preferences, guaranteed entry, study costs and support.

[Find out more](#)

Scholarships

ACU All Points to Teaching (APTT) Scholarship

Organisation: Australian Catholic University

Location: Australia

Value: 100% course fee waiver

Open Date: September 4, 2026

Close Date: February 21, 2027

[Find out more](#)

UQ Vanelkay Scholarship

Organisation: University of Queensland

Location: Queensland

Value: AU\$10,000

Open Date: August 17, 2026

Close Date: January 24, 2027

[Find out more](#)

UniSC Vice-Chancellor's Academic Excellence Scholarship

Organisation: University of the Sunshine Coast

Location: Queensland

Value: AU\$3,000 per year

Open Date: September 1, 2026

Close Date: November 30, 2026

[Find out more](#)

SAE Kickstarter Scholarship

Organisation: SAE University College

Location: Australia

Value: Up to AU\$12,000

Open Date: July 1, 2026

Close Date: January 8, 2027

[Find out more](#)

SCU Summerland Bank Scholarship

Organisation: Southern Cross University

Location: Queensland
Value: AU\$7,500
Close Date: February 14, 2027
[Find out more](#)

SCU Commonwealth Indigenous Scholarships

Organisation: Southern Cross University
Location: New South Wales, Queensland
Value: Up to AU\$24,000
Open Date: October 5, 2026
Close Date: March 9, 2027
[Find out more](#)

Competitions

The Best of Times Short Story Competition #42

Organisation: Wild Thoughts
Location: Australia
Value: Up to 60% of total entry fees received
Close Date: October 31, 2026
[Find out more](#)

Youth Farmer Challenge at Maleny Fest 2026

Organisation: Maleny Agricultural Show Society
Location: Sunshine Coast
Value: See details
Close Date: November 16, 2026
[Find out more](#)

The 2026 Ernestine Hill Memorial Award

Organisation: Fellowship of Australian Writers NSW Inc.
Location: Australia
Value: AU\$1,000
Close Date: October 31, 2026
[Find out more](#)

STEM Birds 2027 Australian Coding Competition for ages 5-15

Location: Australia
Value: See details
Close Date: January 15, 2027
[Find out more](#)

FLICKERFEST 2027 FlickerUp Competition

Organisation: Flickerfest
Location: Australia
Value: See details
Close Date: November 23, 2026
[Find out more](#)

The Conrad Challenge

Organisation: Space Center Houston

Location: All

Value: Multiple prizes up for grabs

Close Date: October 30, 2026

[Find out more](#)

Write the World: Creative Writing on Justice Competition 2026 for writers aged 13-19

Organisation: Write the World

Location: All

Value: \$100

Close Date: October 26, 2026

[Find out more](#)

Experiences

Volunteering for a Code Club

Organisation: Code Club Australia

Location: Australia

[Find out more](#)

Virtual Work Experience from VR Games Specialists nDreams.

Organisation: U-Explore Ltd

Location: All

[Find out more](#)

Study Tips

What actually counts as plagiarism beyond copying text directly

Almost every research assignment asks you to use other people's work. You read a source, work out what it says, then use it to answer a question of your own.

How you handle that step affects whether the finished piece is fully your own, and whether the original author gets credit for what they contributed.

What is plagiarism?

Plagiarism is submitting work that isn't your own without acknowledging, citing or referencing the original source. [The higher education regulator](#) makes it clear that intent isn't a factor, and that rewording a source doesn't change the result. Whenever you use another person's ideas, they need to be referenced.

Students can face a range of consequences for plagiarism, including having to repeat an assessment or failing it.

What counts as plagiarism beyond copying and pasting?

Plagiarism takes several forms. Examples include:

- **Direct copying:** using a source's exact words without credit
- **Close paraphrasing:** keeping a source's structure and most of its wording, with only a few words changed

- **Idea plagiarism:** using someone's argument, finding or explanation without credit, even when every word is your own
 - **Unacknowledged AI content:** handing in text produced by an AI tool as if you wrote it
- The question is the same each time. Did the words or ideas come from somewhere else, and was that source acknowledged?

Learning from a source without copying it

The aim is to understand a source well enough to explain it yourself. To show how this works, here's a short passage from [a government geoscience page](#) on how hotspot volcanoes form, which allows reuse with credit:

Here's a process you can follow:

- Read the passage until you understand each step, and look up any unfamiliar terms
- Close the source or look away from it
- Explain the idea out loud or in rough notes, in your own words and your own order
- Write the paragraph from those notes, shaped around the question your assignment asks
- Check the paragraph against the source for accuracy
- Add the credit for the source

Closing the source matters because the original wording stays in front of you otherwise, and it shapes the sentences you write.

What does close paraphrasing look like?

Close paraphrasing keeps a source's structure and swaps out individual words. Here's the same passage reworded that way:

Put it next to the original and the pattern shows. The sentences follow the same order and make the same points, and most changes are synonyms, such as "formed" becoming "created" and "previous" becoming "earlier".

Changing words doesn't change whose work it is. Without a reference, this is plagiarism. With one, it's credited, but it shows little of your own understanding, which is usually what an assignment is designed to assess.

A quick check is to compare your paragraph with the source, sentence by sentence. If each of your sentences matches one in the source, rewrite the paragraph from your notes.

Using AI in your work

AI tools can produce an explanation of a topic in seconds. A pasted answer might look like this: Handed in with no credit, this is plagiarism. Neither the wording nor the explanation is yours, and neither is acknowledged. The regulator states that copying and pasting AI-generated text without acknowledgment meets the traditional definition of plagiarism and is academic misconduct.

The regulator's [advice for students](#) is to discuss AI expectations with your institution. It also notes that use which doesn't follow those rules can lead to a finding of academic misconduct. A few points apply in general:

- Look for the rules specific to your institution where possible
- If AI use is allowed, you acknowledge it like any other source
- Some tasks may require no AI at all

AI prompts that keep the work your own

The way you ask matters. These prompts ask the tool to explain, quiz or give feedback, and the writing stays with you. AI tools can produce inaccurate content, so check anything you learn against a reliable source.

Understanding a concept differently

- "Explain [topic] in a different way than my textbook does."
- "Explain [topic] as if I'm in Year 9."
- "What's a simple analogy for [concept]?"

Testing your understanding

- "Quiz me on [topic] without giving me the answers first."
- "Ask me follow-up questions about the explanation I just gave you."

Checking your own writing

- "I've written this paragraph explaining [concept] in my own words. Does it show real understanding, or does it just restate the source?"
- "Point out anywhere this explanation is unclear or doesn't logically follow, without rewriting it for me."

Finding more to think about

- "What's a related idea or counterpoint I should think about for this topic?"
- "What questions might a teacher ask me about this to test whether I understand it?"

In the checking prompts, the paragraph comes from you first and the tool responds to it. If the tool writes first and you edit afterwards, the writing has moved out of your hands, which is the situation in the pasted example above.

Acknowledging your sources

Acknowledging a source shows your reader which parts of your work came from elsewhere and which parts are yours. It also lets them find the original. Things that need acknowledging include:

- Direct quotes
- Paraphrased passages
- Ideas, arguments & explanations from a source
- Facts, data & statistics
- Images, diagrams & charts
- AI-generated content, where its use is allowed

If you're not sure whether something needs a credit, ask your teacher before you submit.

In-text credits and reference lists

An **in-text credit** is a short note next to the quote, idea or fact you've used. Depending on the referencing style, it might be the author and year or a number.

A **reference list** sits at the end of your work and gives the full details of every source you've credited. The two work as a pair. Each in-text credit points to an entry in the list, and each entry should have at least one credit in the text.

A reference usually includes the author or organisation, the title, the date it was published or last updated, and where to find it, such as a publisher or web address. The order and layout depend on the referencing style your school uses, and your teacher can tell you which one that is.

Noting these details when you first read a source saves time later.

Note: information is accurate as of October 2026, but schools and institutions regularly change their academic integrity and AI policies, so check directly if you want the specifics.

If you want more ways to approach your assignments and study routine, our [Study Tips hub](#) has more guides like this one.

How to use referencing tools to build your reference list

Referencing can feel like the fiddliest part of an assignment. Every source you've used needs to be credited in a set format, and the details matter, from where the year goes to which words are in italics.

That's where referencing tools come in. There are several kinds, and they work in quite different ways, so knowing what each one does makes it easier to choose one that suits you.

What does a referencing tool do?

A referencing tool stores the details of your sources and formats them in the style your school asks for. If you need to change styles, most tools can reformat your whole list at once, which is much quicker than retyping every entry.

The best part is you can start using one as soon as you begin reading for an assignment. If you add each source as you go, most of your list is already built by the time you finish writing.

What does a tool need from you?

A tool can only format the details it's given, so the quality of your list still depends on what you collect. For each source, make a note of:

- Author or organisation
- Title
- Date it was published or last updated
- Publisher or website name
- Web address, plus the date you viewed it if your style asks for one
- Page numbers, if you're quoting or citing a specific part

From those details, a tool builds two things. An **in-text citation** is the short credit in your writing, and the **reference list** is the full list at the end. Some tools call the reference list a **bibliography**. Our article on [what counts as plagiarism](#) explains how the two work together.

Which referencing style do you need?

A **style** is the set of rules for how those details are arranged. To find out which one you need, check your assessment instructions, subject outline or school referencing guide, or ask your teacher.

Here's one book written up in four common styles:

- **Harvard:** Sample A (2024) *Sample book title: a subtitle*, Sample Publisher.
- **APA:** Sample, A. (2024). *Sample book title: A subtitle*. Sample Publisher.
- **MLA:** Sample, Alex. *Sample Book Title: A Subtitle*. Sample Publisher, 2024.
- **Footnote (Chicago):** 1. Alex Sample, *Sample Book Title: A Subtitle* (Sample Publisher, 2024), 45.

In-text citations change with the style too. You might see a name and year in brackets, a name and page number, or a small number that points to a footnote. Some styles also come in more than one version, and some schools have their own, so it's important to match the version in your tool to your school's guide. For a plain-language overview of each style, see our article on [understanding referencing styles before you get to university](#).

What are generators?

Generators are online tools where you paste in a web address or search for a title, and the tool fills in the details and formats the reference. You then copy it into your own document. [MyBib](#) is a free example that runs in your browser, offers a long list of styles and lets you download your list as a Word or Google Docs file.

Generators are quick, and you don't need to install anything or create an account. MyBib stores your work on your own device by default, with a paid option if you want it saved online and available on other devices. You almost certainly won't need to pay for it, because pasting your finished list into your assignment document works just as well.

What are reference managers?

Reference managers are programs that store your sources in a library you can use again and again. [Zotero](#) is a free example. You install it on your computer, and a small browser add-on called the Zotero Connector saves a source's details with one click while you browse. Zotero then adds citations and your reference list directly into Word, Google Docs or LibreOffice, and it supports thousands of styles.

Because everything lives in one library, you can reuse sources across assignments. The trade-off is a bit more setup. Using Zotero in Google Docs needs the add-on and the Zotero app open on your computer. You don't need a Zotero account to use it, as accounts are only for syncing your library online.

What are the built-in tools in Word and Google Docs?

Both programs have a citation tool built in, so there's nothing extra to install.

In [Word](#), you'll find it on the References tab of the desktop app. You type in each source's details yourself, and Word builds a bibliography from them. It also keeps a master list of the sources you've used, so you can cite them again in other documents. Its list of styles is shorter than a reference manager's, and Word for the web can't insert a bibliography, so you'd need the desktop app for that step.

In [Google Docs](#), the citations sidebar sits under the Tools menu. It can look up websites and online newspapers by web address, and books by ISBN. It offers three styles, MLA, APA and Chicago author-date, which won't suit every school, and you need to add page numbers to your citations yourself.

What tools might you meet at university?

Mendeley, **EndNote** and **Paperpile** are reference managers built for researchers and universities. They work in a similar way to Zotero, and some universities may provide access to them, so you could come across one after school.

How to choose between them

The right choice depends on the job. Remember:

- Generators suit a single assignment or a quick list
- Reference managers suit longer projects & sources you want to reuse
- Built-in tools suit work you're already writing in, as long as your style is on the list

What to check before you sign up

Most of these tools are free, but it pays to check a few things before you create an account or install anything. Ask your teacher or school IT team whether you can use a tool on your school account, especially if it means installing software. Zotero's terms set an age minimum of 13 for its online storage accounts and ask for a parent or guardian's consent for under 18s. Its Google Docs feature also asks for permission to view and change your Google documents, which a school-managed account may not allow.

Checking what a tool gives you

Tools can copy a mistake from the website they pulled from, so check each reference before you hand in. Compare these against the source itself or your school's guide:

- **Details:** author, title, date & web address
- **Missing parts:** nothing is blank, such as a date or an author
- **Style & version:** it matches what your school asks for
- **Capitalisation & italics:** titles follow the pattern in your school's examples
- **Matching:** every in-text citation has an entry in the list, & every entry is cited

If you use an AI tool to find sources, check that each one exists before you cite it. Citing publications that don't exist [can count as fabrication](#), including sources suggested by an AI tool.

It gets easier with practice

Pick one tool and try it on a small task first, such as three sources. Once you've used it a few times, it should feel familiar, and the same tool may stay useful in later years of study.

Note: information is accurate as of October 2026, but tools regularly change their features, styles, costs and terms, so check each tool's own website for the latest details.

If you want more help with assignments and study habits, we have plenty of other articles and resources in our [Study Tips hub](#).

Money, Superannuation

Superannuation Tips for Teens

Retirement probably feels a lifetime away, especially if you haven't even earned your first payslip yet. But understanding how super works now, and making a few smart choices early, could shape what your life looks like decades from now. The money that lands in your super account during your teens and early twenties has more time to grow than any dollar you'll earn later in life. Here's some [superannuation basics](#) to get you thinking.

What is super and who pays it?

Superannuation, or 'super', is Australia's system for saving money for retirement. If you live somewhere else, your country may have a similar pension scheme with different rules. Think of super as a savings account you can't touch until much later in life. Your employer pays into it, you can choose to add to it, and your fund invests the money so it grows over time.

The amount your employer must pay is called the super guarantee. Since 1 July 2025, [it has been 12% of your earnings](#). So if you earn \$300 in a week, your employer should pay at least \$36 into your super on top of your wages.

There's one catch for younger workers. [If you're under 18, you only get super for weeks when you work more than 30 hours](#). Once you turn 18, you get it no matter how many hours you work or how much you earn. That applies whether you're full-time, part-time or casual.

What's new in 2026?

The biggest change this year is Payday Super. [From 1 July 2026, employers must pay your super each time they pay your wages](#), rather than once every three months. That means your money starts being invested sooner. It also makes it much easier to spot if a payment is missing.

A really simple but great habit to build is when you check your payslip, check your super account too. The two should line up. If they don't, ask your employer about it, or contact the ATO if it isn't sorted.

Voluntary contributions: topping up your own super

Your employer's 12% is the minimum. You can also add your own money, and these extra payments are called voluntary contributions. There are two main types.

After-tax contributions come from money you've already been paid, such as a transfer from your bank account. **Pre-tax contributions**, often called [salary sacrifice](#), are where you ask your employer to send part of your pay to super before tax is taken out. [These are generally taxed at 15%](#), which may be less than the tax on your wages.

If you're on a lower income, the government may also chip in. In 2026–27, [if you earn \\$49,293 or less and put in \\$1,000 of your after-tax money, you could get up to \\$500 extra](#). This is called a super co-contribution. You don't need to apply, it's paid automatically after you lodge your tax return, as long as your fund has your tax file number, and you meet all of the eligibility requirements.

How this could help you retire earlier or live better

Money added into your super during your teens and early twenties has 40 or more years to grow. Each year, your fund earns returns on your balance. The next year, it earns returns on those returns too. This is called compound growth, and time is what makes it powerful.

If you added just \$20 per week to your super fund between the ages of 19 and 67, it could make a big difference:

A bigger balance gives you more choices later. Having more saved could mean you're able to [stop working at 60](#) rather than working longer. Or you might retire at the usual time with more money to live comfortably, for travel, hobbies, or helping family.

One thing to weigh up before you commit to voluntary contributions, is that your money in super is locked away for decades. So if you're saving for a car, studies, or your first home, those goals may need to come first. Even so, a small top-up now and then will still make a difference.

Simple ways to look after your super

You don't need to be a money expert to take care of your super. [A few small habits go a long way](#).

- **Give your fund your tax file number.** Without it, you may pay extra tax and miss out on government top-ups.
- **Keep one account.** Your super fund now generally [follows you from job to job](#). If you do end up with more than one account, [combining them](#) means you only pay one set of fees and gain more in interest.
- **Look at fees and performance.** Small differences in fees add up over 40 years. [Moneysmart's guide to choosing a fund](#) walks you through what to compare or you can
- **Check your investment option.** Most funds let you choose how your money is invested, including options that match your values.
- **Watch out for scams.** If someone you don't know calls about your super, [hang up](#). Never feel rushed into switching funds, take your time and do the research.

Start small, start now

You don't need to have everything figured out. Start by finding out which fund your super goes into, then log in and check your balance. From there, think about whether a small top-up fits your budget. Your future self will thank you for every step you take today.

Want to build more money confidence? Explore our [managing money articles](#) for tips on budgeting, tax and saving.

Job Spotlights

How to become an Agronomist

Agronomists study soil, crops, and growing conditions to help farmers improve yield, plant health, and land productivity. They combine scientific testing with on-the-ground observation, working with growers across a growing season to solve problems before they affect a harvest. If you're curious about science, enjoy working outdoors, and like turning data into practical advice, this career could be a strong fit.

What skills do I need as an Agronomist?

- Curious & analytical
- Confident communicator
- Practical problem-solver
- Comfortable working outdoors
- Detail-oriented mindset
- Skilled relationship builder
- Adaptable to change
- Strong scientific knowledge

What do Agronomists do?

Before you head out to a property, you're reviewing previous seasons' data, weather forecasts, and soil test results to plan what you'll look at and who you need to see. You might also research the latest advice on pest and disease management for crops in your region, check in on any ongoing trials, or prepare recommendations based on earlier results before heading out for the day.

Walking paddocks is a huge part of the job. You're inspecting crops for signs of nutrient deficiency, pest damage, or disease, taking soil and plant tissue samples for testing, and using the results to advise growers on fertiliser, irrigation, and planting decisions. You'll spend time talking with farmers, explaining what you've found in plain terms and helping them weigh up the cost and benefit of different options for their property.

At certain points in the season, you might run or monitor field trials, comparing different varieties, treatments, or techniques to see what performs best in local conditions. Many Agronomists build expertise in a particular crop type, growing region, or farming system over time, becoming a trusted adviser that growers turn to within that niche.

What kind of lifestyle could I expect?

Agronomists work across the agriculture sector, employed by agribusiness companies, seed and fertiliser suppliers, farm consultancies, grower cooperatives, and government agriculture departments. Some work independently as private consultants, building a client base of growers who rely on their advice season after season. Much of your time is spent out in the field, though you'll also work from an office or vehicle to write reports, analyse results, and plan your next round of visits.

Your hours generally follow standard business patterns, though the growing season shapes when you're busiest. During planting, spraying, or harvest windows, you might work longer days or start early to catch growers before they head to the paddock, while quieter periods allow more flexibility. Many Agronomists build their own schedule around client visits, giving you a reasonable degree of control over your week once you're established in the role.

The work is physically active rather than strenuous. You'll spend plenty of time on your feet, walking paddocks in all kinds of weather, and driving between properties, sometimes covering large distances in rural and regional areas over the course of a week. A driver's licence is generally essential. Salaries in this field tend to be above average, reflecting the technical expertise involved, and the industry outlook is strong as growers increasingly rely on data and specialist advice to lift productivity sustainably.

How to become an Agronomist

- **Study science subjects in school:** Focus on subjects like biology, chemistry, and maths, which build the foundation you'll need for a science-based agriculture degree, and consider agriculture-specific subjects if your school offers them.
- **Complete a relevant degree:** Study a bachelor's degree in agronomy, agricultural science, or a related field. Many degrees include practical placements or research projects that connect you with growers and industry professionals early on, which can be valuable for building your networks.
- **Gain field experience:** Look for vacation work, cadetships, or graduate programs with agribusiness companies, research organisations, or government agriculture departments. Hands-on experience with soil testing, crop monitoring, and grower communication is highly valued by employers.
- **Build your specialisation:** Once qualified, develop expertise in a particular crop type, growing region, or farming system. This specialist knowledge makes you more valuable to growers and helps you stand out as you build your career and reputation over time.

From here, you could move into senior consulting roles, specialise further in a particular crop or growing system, take on responsibility for leading a team of agronomists, or move into agribusiness roles in research, sales, or product development.

What can I do right now?

If you're in high school and interested in working as an Agronomist, here are some practical steps:

- Study science subjects like biology, chemistry, and earth or environmental science to build a strong foundation for further study.
- Look for work experience or volunteering opportunities with local farms, agribusiness companies, or research stations to see the work firsthand.
- Attend agricultural field days or shows in your area to learn about current farming practices and meet people working in the industry.

Find out more about alternative careers on [our Job Spotlights page](#).

Jobs & Careers

Working with fish and exotic animals as a vet

Not all vets work with the same animals, while it's common for many vets to care for people's pets and tend to livestock; some spend their days treating wildlife, goldfish, snakes, parrots, and even sharks. These vets are called aquatic and exotic animal vets, and their job could look quite different from a [standard veterinary clinic](#). If you love animals but want something a bit unusual, this could be a career worth looking into.

What does an aquatic or exotic vet actually do?

An [aquatic vet](#) works with animals that live in water. This might mean pet fish in someone's home tank, but it can also mean animals in public aquariums, fish farms, or even the ocean itself. They check water quality, treat infections, and sometimes perform surgery on creatures as small as a seahorse or as large as a dolphin.

Exotic vets work with a wider range of unusual pets. Think reptiles, birds, rabbits, and small mammals like hedgehogs. Some exotic vets also work with wildlife (both in their native country and overseas) and zoo inhabitants, treating sick or injured animals before they're released back into the wild or to continue with conservation programs in captivity.

Like any vet, they all need a strong understanding of biology, but these vets could need extra knowledge to do their job properly. A snake's body works nothing like a rabbit's, and a rabbit's body works nothing like a fish's.

How do you become one?

Becoming an aquatic or exotic vet starts the same way as becoming any other vet. You need to complete a [veterinary science degree through an accredited course](#), which usually takes around five years. After that, you have to [get your licence](#), which lets you practise as a [qualified vet](#). This is where the pathway splits. Once you're licensed, you can start working with general pets, but if you want to specialise in aquatic or exotic animals, you'll usually need extra training. This might involve:

- Working alongside an experienced aquatic or exotic vet to learn on the job
- Completing a postgraduate course or certificate in the area you're interested in
- Doing an internship or residency at a zoo, aquarium, or wildlife centre

This extra step could take a few more years, but it means you'll have all the knowledge and skills you'll need to treat the animals you'll be working with.

The benefits of a specialised role

One of the biggest perks of this career is variety. No two days look the same. One morning you might be checking on a tank of tropical fish, and by the afternoon you're treating a parrot with a broken wing. If you love a challenge, this kind of role could suit you well.

There's also something satisfying about being one of the few people who can do this job. Not many vets choose to specialise in aquatic or exotic animals, so the ones who do could be highly sought after. Zoos, aquariums, and wildlife rescue centres often rely on a small number of specialists, and your skills would be in demand.

For animal lovers who care about conservation, this path also opens doors to important work on projects around the world. Aquatic vets sometimes get involved in protecting endangered fish species or helping coral reefs recover. It's a way of using veterinary skills for something bigger than treating one animal at a time. As an exotic vet you could be working with other endangered species on breeding programs or treating them out in the wild.

The challenges that come with it

Specialising takes time and money. On top of your original veterinary degree, you'll likely need years of extra training, which might mean delaying full-time work and paying for further study. The animals themselves could also be harder to treat than dogs or cats. Many exotic animals hide signs of illness until they're already very unwell, which is a survival instinct in the wild but makes diagnosis tricky for vets. Fish and reptiles might not spend as much time with owners or caregivers, so these vets have to rely heavily on careful observation and testing, they don't always have the advantage of input from concerned family members that dogs or cats might get. Jobs in this field can also be harder to find than general vet roles. There are far more pet cats and dogs in the world than pet snakes or aquarium fish, so the number of specialist positions is smaller. You might need to be flexible about where you live and work, especially early in your career.

Ready to explore a career with animals?

Working as an aquatic or exotic vet isn't the easiest [path into veterinary work](#), but could be one of the most rewarding if you're passionate about the creatures you'd be helping. If you're fascinated by unusual animals and don't mind putting in extra years of study, this profession could be worth exploring further.

If you'd like to explore more careers like this one, check out our [Jobs & Careers](#) page for more ideas on turning your interests into a future job.

Health & Wellbeing

10 tips for starting a term off well

A new term is a good time to pause and set yourself up for the weeks ahead. Whether you're starting the first term of the year or heading into the last one, a few small choices early on could make your whole term feel more manageable. If you live in Australia or New Zealand, this term is also the final stretch of the school year. That might mean final exams, graduation, or getting ready to move up a year.

The first eight tips below work for anyone, at any time of year. The last two are for students facing the big end-of-year push.

1. Look back before you look ahead

Spend ten minutes thinking about last term. What went well? What felt harder than it needed to be?

Maybe you noticed you always left assignments until the night before. Or maybe you found that maths made more sense when you did a few questions every day instead of a big batch on Sunday. Write down one thing you want to keep doing and one thing you want to change. This isn't about being hard on yourself or putting more pressure on you, it's about using what you already know works for you (or doesn't) to make this term easier.

2. Get all your dates in one place

Put everything in one calendar: assessment due dates, exams, sport, part-time work shifts and family events. This could be a paper planner, a whiteboard on your wall, or an app on your phone. Pick whatever you'll actually look at and if possible set reminders for everything too - that way you won't forget important things and they won't sneak up on you last minute. When you can see a busy week coming, you can plan for it. For example, if two assignments are due on the same Friday, you'll know to start one of them a week early. Just a few minutes of preparation in week 1 could save you time and lots of stress throughout the rest of the term.

3. Choose one or two clear goals

It might be tempting to write a long list of everything you want to improve. The problem is that long lists can be hard to stick to and create more headaches in the long run. Pick one or two goals that really matter to you and make them specific. For example saying "Do better in English" is hard to measure and not very motivating. If you set yourself a goal like "Hand in every English draft on time" it's something that prompts you to take action and that you can check off.

4. Set up a space that works for you

You don't need a fancy desk. You need somewhere you can focus, with the things you use most close by, such as pens, your charger, your notes and a water bottle. If home is busy or noisy, your school library or local library can be a great option. You could also have a clear out of last term's loose sheets and old worksheets so your workspace is less cluttered and you can find what you need quickly.

5. Build a simple weekly routine

Routines take the guesswork and procrastination out of your week and could help you achieve more. Instead of deciding every night whether you'll study, you'll already know that Tuesday and Thursday after dinner are set aside for it.

Start small. Even 30 minutes on a few set days is a solid start, and you can build from there. Leave some room for flexibility too, because plans don't always go the way you expect. And remember to work around other commitments like sports, part-time work, or family time.

6. Ask for help early

If something didn't make sense last term, try to sort it out now. New topics often build on old ones, so small gaps can grow over time. Most teachers would much rather answer a question in week two than receive a worried email the night before an exam. You can also ask a classmate, a tutor, or use any homework help your school offers. Knowing when to ask for help is a skill you'll use for the rest of your life.

7. Look after your body and mind

Sleep, food, and movement all affect how well you concentrate and how you cope with stress. A few simple habits could help:

- Try to go to bed at roughly the same time each night, and keep your phone away from your bed if you can.
- Eat regular nutritious meals, especially breakfast on exam and assessment days.
- Move your body in a way you enjoy, whether that's a walk, a game of basketball, or dancing in your room.

If you're feeling stressed, overwhelmed, or low, talk to someone you trust. That might be a family member, a teacher or your school counsellor, and let them know as soon as you can.

8. Keep time for the things you enjoy

Yes school is important, but so are your friends, family, hobbies, and interests. So make sure your weekly plan includes time for them and remember to factor in some downtime, it gives your brain a chance to rest, and it reminds you that you're more than your marks. Mastering work life balance is also a skill that will serve you well throughout your life.

9. Final term? Make a plan for exams and big assessments

If you've got final exams or major assessments coming up, work backwards from the dates. List each subject and the topics you need to cover, then spread them across the weeks you have left.

Short, regular study sessions tend to work better than cramming everything in at the last minute. Mix up how you study, too. Past papers, practice questions and explaining a topic out loud to someone else all show you what you actually know. Re-reading your notes can feel productive, but it's easy to mistake "this looks familiar" for "I understand this." Ask your teachers which practice materials are available for your subjects, and let them know if you're struggling with anything as quickly as possible.

10. Get ready for what comes next

The end of the year brings change, whatever year you're in. If you're moving up a year, find out what's ahead. Ask about subject choices, new expectations or anything you're unsure of. Knowing what's coming will make the first weeks back much less daunting and mean you can enjoy your school break without worrying.

If you're [finishing school, now is a good time to look at your next steps](#). That might be university, vocational training, an apprenticeship, work, or a gap year. Check any application deadlines that apply to you and pop them into your calendar. It's completely fine if you don't have it all figured out yet, most people change direction more than once.

And don't forget to enjoy the end of the year. Thank the teachers (and careers) who've helped you, celebrate with your friends, and take a moment to reflect on how far you've come.

Make this term work for you

We don't recommend that you try all ten tips at once. You could pick two or three that feel most useful right now and start there. Small, steady changes are much easier to keep up than a complete overhaul, and they add up over the term. And if none of these tips resonate with you, that's OK too; put aside some time to think about what changes you'd like to make and plan how you could achieve them this term.

Want more ideas to help you study smarter and stay on track? Check out our [study tips](#) for practical advice you can use today. And if you're finishing school and weighing up your options, our [study pathways](#) section is a great place to explore what's next.

This newsletter and its contents are copyright © 2026 Study Work Grow. Member Schools have a limited, non-exclusive licence to use and adapt the content for their school community, in internal and public-facing communications, including newsletters, social media, websites, virtual notice boards, and printed materials. Attribution is not required; however, redistribution to external parties, non-member schools, or use outside the intended school community is not permitted without prior written consent from Study Work Grow. By using this content, schools agree to these terms of use.