

Ambulance
Victoria



Looking Forward To Retirement

A Toolkit for Employees







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Ambulance Victoria acknowledges the traditional owners upon whose ancestral lands our branches and offices stand.





Introduction

Background

Ambulance Victoria (AV) acknowledges the growing mature-aged workforce within Australia and recognises the challenges and opportunities this brings to the organisation. AV is keen to support and assist employees throughout their employment lifecycle and as they transition to retirement.

To assist employees and AV alike, a Transition to Retirement Working Group was formed in late 2014. As a result of this collaboration, AV has sought specialist advice and developed a workshop and supporting materials such as this Looking Forward to Retirement guide.

Purpose

Looking Forward to Retirement is a document designed to present information to assist AV employees in planning for their retirement.

The aim of this document is to reflect aspects of retirement considered relevant to employees throughout their career, with a view to achieve the best possible future whilst working productively in the present.

Objectives

This document aims to assist employees in planning for their future via the following objectives:

- 1. Establish the key considerations for retirement to assist discussion planning.
- 2. Provide employees with information to assist their planning and long-term goals.
- 3. Encourage transition to retirement discussions and planning.

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How to use this guide

Retirement means different things to different people, and whilst some people are prepared and relaxed about retirement, for others it is unplanned and possibly daunting. Whatever your stage of retirement planning, this guide outlines key activities for consideration and provides information on some of the available resources and support.

Planning for retirement can begin at any age. Three timeframes for retirement planning have been used in this guide to broadly capture different planning stages and to assist you in targeting the information that best fits your personal circumstances. Whether you are 10 years, 5 years or 12 months from retirement, you can focus on the timeframe closest to your potential retirement date.

Furthermore, relevant activities and resources have been grouped into four themes for consideration: financial, personal, social and professional.

Financial

- ▶ Financial wellbeing e.g. finances, superannuation, insurances, estate planning

Personal

- ▶ Physical and psychological health and wellbeing
- ▶ Partner and family relationships
- ▶ Your lifestyle

Social

- ▶ Other relationships and interpersonal connections
- ▶ Your hobbies and interests

Professional

- ▶ Career options
- ▶ Knowledge sharing
- ▶ Learning and development

As you move through this process, you will find that there is no blueprint for retirement and what it looks like for you. We are all unique individuals with much to offer and receive from our family, friends and community. Now is the time to use your imagination to create a lifestyle that meets the needs and passions of yourself and your loved ones. It may take some reflection and open communication but it is a worthwhile investment. We hope you find this guide a useful tool in your journey towards retirement.





Considerations for a Meaningful Retirement

Retirement is a major life event and a significant transition. People have different emotional and psychological responses to retirement – both before and after – and this can be significantly impacted by whether the retirement decision is voluntary or involuntary, such as due to health considerations.

There are some employees who would love to retire, but feel they need to keep working to achieve an acceptable financial status required for retirement. This is sometimes referred to as 'The Golden Handcuffs' and it can be a significant cause of stress. Engaging with your superannuation fund and seeing a financial adviser can help you to see options and possibilities you may not be aware of, and provide you with a sense of control over your future.

If you are unsure about retirement, consider the value of 'thinking outside the square' about continuing to work. A position without the stress of emergency work and shift work may be appealing. Alternatives to work can also be found through community voluntary work, educational activities, or consulting for example.

However, if you feel you have already lived a lifetime of service to the community and want to enjoy the freedom of doing your own thing and taking it easy, that's fine too. This is the beauty of retirement; you can make it up to suit yourself and your needs. Keeping in mind that your needs may change over time.

Whilst planning can help make the retirement transition smoother, no matter how well you've planned it can take time to adjust. After retirement you may still carry an 'Emergency Service persona' which can affect your connection with others and make it difficult to switch off and see the lighter side of life. Some people experience an initial 'honeymoon' period followed by feelings of sadness or a sense of loss. These are common feelings that more often than not will pass.

However, if you do feel prolonged stress, anxiety, or depression, or you are troubled by memories or emotions relating to your employment with AV, we encourage you to please talk to someone such as peer support and seek professional help from VACU or your GP.





“Life is never made unbearable by circumstances but only by lack of meaning and purpose”

– Viktor E. Frankl, Man's Search for Meaning.

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It is never too early to embrace the questions of meaning and purpose in life; to plan for your move into the retired phase of life.

Ambulance Victoria Support Services

Ambulance Victoria has a network of support services that can assist you and your immediate family through this transition and what can be a stressful time with important decisions. You may wish to utilise the services of the AV Peer Support Team, Chaplains or a VACU Counsellor. All of these services can be accessed via the 1800 MANERS phone line.

Peer Support continues after your retire. Please feel free to contact a peer at any time after your retirement for a chat or a coffee.

VACU network counselling appointments continue for 12 months after your employment with AV finishes. Should you not utilise the VACU service within this period, you can still be offered an appointment with a psychologist who will organise any necessary follow ups via services accessed through G.P.'s. Access to VACU counselling can also be arranged through Peer Support.

Chaplains can assist in your decision making processes in this transitional stage of life. They also have a wealth of experience dealing with grief, which is an emotion some retirees feel.



**Ambulance
Victoria**

1800 626 377
1800 MANERS

- | | |
|---------------------------------|--|
| 1. PEER Support | 4. Bullying / Harassment |
| 2. VACU Counselling Line | 5. Police Statements & Court Attendance |
| 3. AV Chaplain | 6. Alcohol & Other Drugs Advice & Support (8am - 5pm) |

For ALL AV employees and immediate family members, including ACOs & CERTs

PEER Support Notifications: peer.support@ambulance.vic.gov.au





10 years from Retirement

Whilst it's never too early to start planning, ten years can seem far away, and knowing and appreciating your needs and desires ten years from now are two different things. That's where consulting professionals such as a registered financial advisor and meeting with your superannuation fund can really help. There is a lot you can do ten years in advance that will influence your transition to retirement and your retirement itself. Taking an active role in your finances and health now will make it easier to leave work when the time is right and help you enjoy a more comfortable retirement.

Financial

- ☐ Determine how much money you will need to live on in retirement and for approximately how many years. Remember to include the costs of big ticket items (e.g. a place to live), as well as things like travel and hobbies.
- ☐ A financial advisor, accountant or similar, can work with you to develop a financial plan aimed to deliver the retirement income you need for the lifestyle you would like.
- ☐ Look for ways to boost your savings, investments, and superannuation, as well as reduce debt.
- ☐ Budget. If you've never followed one before, now is a good time to start.
- ☐ Do you know where all of your superannuation is? Locate lost super and consider any potential benefits and risks of consolidating funds.
- ☐ Contact your superannuation fund/s to discuss retirement, the options available to you, insurances, and how you can maximise benefits. Some questions could include:
 - ▶ How much superannuation do I have?
 - ▶ Can I pay more money into my superannuation before I retire?
 - ▶ Can you tell me about the superannuation co-contribution scheme?
 - ▶ What insurance do I have?
 - ▶ When should I meet with you?
- ☐ Do you have sufficient insurances? Review insurance policies and check beneficiaries are up to date.
- ☐ Do you have an estate plan? Develop or review your will, enduring power of attorney, advance health directive, and funeral wishes.
- ☐ Attend retirement seminars to increase knowledge.

Personal

- ☐ Consider when you might like to retire.
- ☐ What are your expectations of retirement? What would you like your retirement lifestyle to look like? Discuss with your partner and significant others.
- ☐ What changes could you make to better look after your health? Consider:
 - ▶ Regular check-ups and medical screenings
 - ▶ Seeking health advice
 - ▶ Eating healthily
 - ▶ Regular physical exercise
 - ▶ Stopping smoking
 - ▶ Reducing alcohol intake
 - ▶ Improving sleep patterns

Social

- ☐ Check your work/life balance.
 - ▶ Do you make time for hobbies and interests?
 - ▶ Do you spend enough time with family and friends?
 - ▶ Do you have friendships outside AV?
- ☐ Make an effort to address any imbalances identified.
- ☐ Consider trying a new activity or joining a community group.
- ☐ Be open to making new friends and contacts outside AV.

Professional

- ☐ Are you happy in your current role? If you're not, would taking a break help? Have you considered what other positions you could do? Discuss leave entitlements and career options with your manager.
- ☐ Are there any new skills you can learn whilst at AV that may be useful when you retire? See what's available on the AV Calendar of Learning (via the LMS).



What is Retirement?

Retirement means different things to different people. Where it once would have been defined as stopping work completely, this is no longer the case. Here are some other definitions of retirement you may not have considered:

- ▶ No longer working full-time, but continuing to work part-time or casually for the same or a different employer
- ▶ Working full-time but not in your long-term career/profession
- ▶ Being of retirement age i.e. old enough to access your superannuation or be eligible for the Age Pension. The reality is you can retire at any age, or not at all.

Those who retire involuntarily due to health reasons or loss of employment have a different retirement experience, and may not consider themselves to have actually retired. Involuntary retirement usually happens earlier than expected and is often out of the person's control – as the word suggests, there was no choice.

An individual can experience retirement more than once. Circumstances change and people who once considered themselves retired may “unretire” and return to the workforce. There are many reasons why this can happen. It may be a financial decision, a need to reduce boredom, or an opportunity may present itself.

Retirement could represent as much as 25% of your life. Plan today for the future you want tomorrow.





Retirement Lifestyle

For a 'comfortable' retirement today, a couple who own their own home need \$60,457 per year (\$1,162 per week) and a single homeowner needs \$44,011 per year (\$846 per week).

To see what 'comfortable' and 'modest' retirement lifestyles look like, go to <http://www.superannuation.asn.au/resources/retirement-standard>.

(Source: ASFA Retirement Standard – September Quarter 2017, national www.superannuation.asn.au)

Retirement Influences

The most common factor influencing when Australian's intend to retire is financial security, personal health or physical abilities, and reaching the eligibility age for an age (or service) pension with the average age for recent retirees (those who have retired in the last five years) being 62.9 years of ages. (Source: Australian Bureau of Statistics, 6238.0 - Retirement and Retirement Intentions, Australia, July 2016 to June 2017)

Life Expectancy

Current life expectancy for a 50 year old male is 83.0 years, and 85.9 years for a 50 year old female.

(Source: The Australian Bureau of Statistics 3302055001DO001_20142016 Life Tables, States, Territories and Australia, 2014-2016)

Do you have a will?

Almost half of all Australians are estimated to die without one. If you use a will kit, make sure it's signed and witnessed properly or it will be invalid.

Be sure to update your will as your circumstances change.

Working Less

New Business

Shine

Fun

Sun

Freedom

Travel

Hobbies

Volunteering

Family

Challenges

Friendship

Seminars

Many superannuation funds and financial institutions offer seminars to members to assist them with financial planning and retirement options.

Contact your fund and bank or see their website.

For ESSSuper seminar options go to:

<https://www.esssuper.com.au/resources/seminars>



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5 years from Retirement

Approximately five years out from retirement is a good time to reflect on how your planning has been tracking and what you need to address. Try to define your plans more clearly now so it is easier to identify the actions you need to take.

While it's common to focus on the financial side of retirement, make time to consider your personal, social, and professional situation and preparedness as well. Your manager can be a source of information and support regarding future work options such as flexible work arrangements.

You may know people who have recently retired. Talk to them to see what you can learn from their experiences, but do remember that everyone's personal circumstances are different – you need to work out what's in your best interests.

Financial

- ☐ Revise your financial plan with a financial advisor, accountant or similar. Consider:
 - ▶ your potential retirement age
 - ▶ the amount of money you will need to live on
 - ▶ the amount of money you will have available
 - ▶ strategies to address any financial gaps
 - ▶ superannuation options
 - ▶ assets
 - ▶ investment options (now and in retirement)
 - ▶ taxation rules and benefits
 - ▶ possible government assistance.
- ☐ Meet with your superannuation fund/s to discuss and review the options available to you, insurances, and how you can maximise benefits. Some questions could include:
 - ▶ How much superannuation do I have?
 - ▶ When can I receive this money?
 - ▶ Can I receive all the money at the same time?
 - ▶ Can I receive small amounts of money each week?
 - ▶ Can I pay more money into my superannuation before I retire?
 - ▶ Can you tell me about the superannuation co-contribution scheme?
 - ▶ What are the taxation considerations?
 - ▶ What insurance do I have?
- ☐ Review insurance policies and update beneficiaries if needed.
- ☐ Revise estate planning documents such as your will and powers of attorney.
- ☐ Attend retirement seminars. Keep abreast of changes. Share and learn from others.

Personal

- ☐ Review when you might like to retire. Has anything changed?
- ☐ What are your expectations of retirement? What would you like your retirement lifestyle to look like? Discuss with your partner. Is there any research you could do or retired colleagues you could talk to?
- ☐ Consider post-retirement logistics:
 - ▶ where you will live
 - ▶ access to services and health needs e.g. a carer
 - ▶ your mobility.
- ☐ See health professionals for regular check-ups, advice, and before embarking on a new health or exercise regime.
- ☐ Implement health preparations to reduce the risk and cost of health problems.



Social

- ☐ Check your work/life balance. If you don't already, make time for a hobby or interest. Thinking about what things you've enjoyed doing in the past or whilst on holidays may give you some ideas.
- ☐ Consider trying a new activity or joining a community group.
- ☐ Be open to making new friends and contacts outside AV.

Professional

- ☐ Are you happy in your current role? Can you do it for another 5 years? If you're not so sure, what other positions could you do? Discuss career options and the possibility of flexible work arrangements with your manager and the HR team.
- ☐ Discuss plans to take leave entitlements with your manager and the HR team. Long Service Leave can provide some insight as to what retirement might be like.
- ☐ Have you considered working elsewhere after you leave AV?
- ☐ Take inventory of your transferrable skills. Also include any skills you have that you may not be using in your current job.
- ☐ Do you need or want to update or learn any new skills? Review the AV Calendar of Learning to see what's available (via the LMS).
- ☐ Contact your superannuation fund to discuss the impact of any potential changes to your work arrangements, including taking leave.

Superannuation Online

Many superannuation funds, such as ESSSuper, provide members with online access to their account. You may be able to see balances, generate reports, update details and more.

Contact your fund/s for details.

For ESSSuper go to: <https://secure.esssuper.com.au/>

MONEYSMART

ASIC's MoneySmart website is a useful resource providing information, tips and tools to help you make the most of your money no matter what your age, and across many life events and financial decisions. Some ideas:

- ▶ Do a money health check to assess your financial health and get tips for improving it
- ▶ Check out their range of superannuation and retirement calculators
- ▶ Track your progress for big ticket items using the savings goals calculator
- ▶ Find if you have any unclaimed money
- ▶ Fill in the online budget planner which you can print or save to refer to later
- ▶ They also have a free app called TrackMySPEND which you may like to download to manage your budget and track your spending on the go.





12 months from Retirement

In this last phase of planning for your retirement, finances will likely be at the forefront of your mind. This is understandable as our financial situation is pivotal to our welfare and it impacts on every other area of our life, such as the cost of healthcare and lifestyle choices.

At this time it is also important to acknowledge the role your work plays in your sense of identity, and how you may be affected when you do finally stop working. Talking to people in your support network can help you better understand what you may experience and feel, whilst developing a post-retirement plan will help provide you with a new structure and sense of purpose on a day-to-day basis.

Set small, realistic goals to achieve during the first year of your retirement. These will help to keep you active and create a sense of purpose as you learn to adjust to your new lifestyle.

Financial

- ☐ Review your financial plans, assets and budget with a financial advisor, accountant or similar.
- ☐ If you are considering changes to your job or hours find out the implications before making any decisions.
- ☐ Meet with your superannuation fund/s to obtain your statement and review the options available to you. Some questions could include:
 - ▶ When can I receive this money?
 - ▶ Can I receive all the money at the same time?
 - ▶ Can I receive small amounts of money each week?
 - ▶ Can I pay more money into my superannuation before I retire?
 - ▶ Can you tell me about the superannuation co-contribution scheme?
 - ▶ What are the taxation considerations?
 - ▶ What insurance do I have?
- ☐ Review any life insurance schemes.
- ☐ Review insurance policies and update beneficiaries if needed.
- ☐ Talk with Centrelink about eligibility for the pension and concessions.
- ☐ Review estate planning documents such as your will and powers of attorney.

Personal

- ☐ Review your proposed retirement date.
 - ▶ Can you afford to retire when you planned?
 - ▶ Should you retire earlier?
 - ▶ Are there any mitigating circumstances?
- ☐ Discuss with your partner and seek advice if needed.
- ☐ Have you discussed what retirement will be like with your partner and family?
- ☐ Help to minimise potential relationship challenges by sharing each other's needs, wants, and expectations.
- ☐ Review post-retirement logistics:
 - ▶ where you will live
 - ▶ access to services and health needs e.g. a carer
 - ▶ your mobility
- ☐ See your doctor for a thorough health check. What further health interventions could you implement to reduce the risk and cost of health problems?
- ☐ Meet with Peer Support and/or VACU to discuss your emotional and psychological preparedness and discuss any concerns.
- ☐ Review your health insurance.
- ☐ Develop a post-retirement plan incorporating your new routines and activities.

Social

- ☐ Identify your pre and post-retirement support networks:
 - ▶ Family and close friends
 - ▶ Extended family and friends
 - ▶ Past and present work colleagues
 - ▶ Your manager
 - ▶ Your HR team
 - ▶ Peer Support and VACU
 - ▶ Retired Ambulance Association of Victoria Incorporated
 - ▶ Non-AV services (paid and unpaid)
- ☐ Consider activities such as volunteering for a community organisation or charity of interest. Identify who you can contact to learn more.
- ☐ Check your work/life balance. Catch up with people in your support network and make time to enjoy a hobby or interest

Professional

- ☐ Discuss your retirement plans and proposed date with your manager and HR team.
 - ▶ How might your manager assist you with preparing for this transition?
 - ▶ Are changes to your hours or job needed and viable?
- ☐ If interested, explore what job options may exist for you outside AV. Consider seeing a career consultant or counsellor for career transition, resume and job search assistance.
- ☐ Talk with your networks to let people know if you are looking for other work.
- ☐ Do you need or want to learn or update any skills? Review the AV Calendar of Learning to see what's available (via the LMS).
- ☐ Consider activities such as volunteering or mentoring. This could be through a formal arrangement with an organisation, or perhaps informally directly with an individual. Who can you contact to offer your services? Let people know you are interested in doing this.
- ☐ Contact your superannuation fund to discuss the impact of taking leave and potential changes to work arrangements.



Resources

The following list of resources has been provided for your convenience. This list is not exhaustive and inclusion of a service or website on this list should not be taken as an endorsement or recommendation by AV. Always seek out the associated costs before engaging with a service provider.

Financial

Department of Human Services (DHS) / Centrelink

Information about Age Pension eligibility, payments, concession and health care cards. Offers a free Financial Information Service where you can speak with an officer over the phone, attend a seminar, or arrange a personal interview. 'A guide to Australian Government payments booklet' provides an overview of Centrelink payment rates.	www.humanservices.gov.au http://www.humanservices.gov.au/customer/subjects/age-pension-and-planning-your-retirement www.centrelink.gov.au	13 23 00
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Department of Social Services (DSS)

Responsible for Age Pension policy. Information on programs and benefits for seniors, the aged care system and services	www.dss.gov.au www.myagedcare.gov.au	1300 653 227 1800 200 422
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Seniors Online Victoria

Online community with information on Seniors Card Program discounts and benefits for travel and services	www.seniorsonline.vic.gov.au	1300 797 210
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Australian Tax Office (ATO)

Tax and superannuation information	www.ato.gov.au	13 28 61 13 10 20 (superannuation enquiries)
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MoneySmart

Highly regarded ASIC website with information, calculators, tips and tools for a wide variety of financial topics. Includes Retirement Income Planning and Over 55s sites.	www.moneysmart.gov.au	1300 300 630 +61 3 5177 3988
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Financial Planning Association

Assistance in finding a qualified financial advisor	www.fpa.com.au	1300 337 301
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National Debt Helpline

The National Debt Helpline (previously known as Money Help) is a not-for-profit service provided by the Consumer Action Law Centre. The NDH provides free, confidential and independent financial counselling advice to Victorians who are experiencing financial difficulty.

www.ndh.org.au

1800 007 007

Anglicare Victoria Financial Counselling

Offers free financial counselling assistance

<http://www.anglicarevic.org.au/financial-counselling>

1800 809 722

Lifewise

Australian life insurance industry site providing life and income protection insurance information and calculators

www.lifewise.org.au

02 9299 3022

Victoria Legal Aid

Access to legal advice and services

www.legalaid.vic.gov.au

1300 792 387

Law Institute of Victoria's Legal Referral Service

Telephone and online service providing referrals to solicitors across Victoria. Initial interview of up to 30 minutes free of charge with printed referral letter.

www.liv.asn.au/Referral.aspx

03 9607 9311

State Trustees

Assistance with wills and powers of attorney documentation on a fee for service basis

www.statetrustees.com.au

03 9667 6444 or
1300 138 672

Emergency Services & State Super (ESSSuper)

Emergency Services & State Super (ESSSuper)

Members can access their superannuation account online via the Ambulance Victoria Members Portal. View statements, consolidate super, update details, register for seminars, use calculators, and more.

Also browse the range of publications, including Ambulance Victoria: A guide to understanding your super for operational employees.

www.esssuper.com.au/members/ambulance

<https://secure.esssuper.com.au/>
www.esssuper.com.au/resources/publications

1300 650 161
Emergency services members



Personal

YourLifeChoices – Simplifying Retirement		
Information on a wide variety of topics for those approaching retirement, in retirement, and their families	http://www.yourlifechoices.com.au/	
Seniors Online Victoria		
Information on active aging and health supports	www.seniorsonline.vic.gov.au	1300 797 210
Department of Health and Human Services – Disability		
For enquiries about available supports	www.dhhs.vic.gov.au/disability	1300 650 172
National Disability Insurance Scheme (NDIS)		
Services and support to people with permanent and significant disability in Australia	www.vic.gov.au/ndis.html	1800 800 110
Better Health Channel		
Victorian Government website providing health and medical information, including a find a health service function	www.betterhealth.vic.gov.au	
Healthdirect Australia		
Health advice, information, and resources	www.healthdirect.gov.au/mens-health www.healthdirect.gov.au/womens-health www.healthdirect.gov.au/physical-activity-guidelines-for-older-adults	1800 022 222 (24 hours)
Heart Foundation		
	www.heartfoundation.org.au	13 11 12
Nutrition Australia		
Resources and fact sheets for all ages	www.nutritionaustralia.org	03 8341 5800 Victorian division
Diabetes Australia		
	www.diabetesaustralia.com.au	1300 136 588
mindhealthconnect		
Mental health and wellbeing information, online programs, helplines and news	www.mindhealthconnect.org.au	
Mensline Australia		
Telephone and online support and information service for men, including video counselling	www.mensline.org.au	1300 78 99 78
Beyond Blue		
Depression and anxiety information and support; online chat hours	www.beyondblue.org.au	1300 224 636 (24 hours)
Lifeline		
Crisis support and suicide prevention; online chat 24 hours	www.lifeline.org.au	13 11 14 (24 hours)
DirectLine		
Free, anonymous telephone counselling, information and referral service for alcohol and other drug related services	www.health.vic.gov.au/aod/directline www.directline.org.au	1800 888 236 (24 hours)

1800RESPECT		
National counselling telephone and online helpline, information, and support for those affected by work-induced or vicarious trauma (incident debrief or long-term effects on work or personal life), sexual assault, domestic and family violence	www.1800respect.org.au/telephone-and-online-counselling/help-and-support	1800 RESPECT (24 hours) (1800 737 732)
Family Relationships Online		
Access to support services, an advice line, and information for family relationship issues	www.familyrelationships.gov.au	1800 050 321
Relationships Australia		
Support services for individuals, families and communities	www.relationships.org.au	1300 364 277
Australian Organ Donor Register		
National register for organ and tissue donor for transplantation	http://www.humanservices.gov.au/customer/services/medicare/australian-organ-donor-register	

Social

Seniors Online Victoria		
Information on community programs and services	www.seniorsonline.vic.gov.au	1300 797 210
OurCommunity.com.au		
Access a directory listing of community organisations and board positions. Provides advice, tools, resources, and training for non-for-profits and schools.	www.ourcommunity.com.au www.ourcommunity.com.au/directories/all#categorychoice	03 9320 6800
Go Volunteer and SEEK Volunteer		
Search volunteering opportunities and organisations	http://govolunteer.com.au http://volunteer.com.au/	
Volunteering Victoria		
Support for volunteers and access to volunteering networks	www.volunteeringvictoria.org.au/go-volunteer	03 8327 8500
Library Services		
Directory to find local libraries across Victoria. Borrow materials, attend special events, access computers.	www.dtpli.vic.gov.au/local-government/find-your-public-library	
Australian Men's Shed Association		
Share ideas, skills, meet people, and participate in practical activities	www.mensshed.org	1300 550 009
Visit Melbourne		
Information on a variety of things to do, events, places to go, places to stay, and offers for Melbourne and regional Victoria.	www.visitmelbourne.com	
Parks Victoria		
Find a park, look up things to do, research places to go	http://parkweb.vic.gov.au	13 19 63
The University of the Third Age (U3A)		
Self-funded, voluntary organisations for members aged over 50 who are retired or not working full-time. Offer educational, recreational and social programs, and opportunities to volunteer. Over 100 U3A's in Victoria.	www.u3avictoria.com.au Victoria	03 9670 3659

Retired Ambulance Association of Victoria Inc.		
A membership association open to all former employees of any ambulance service in Victoria, whether operational or non-operational, and those entering into the transition to retirement	http://retiredambulancevictoria.org.au/ E: membership@retiredambulancevictoria.org.au	Refer to website for contact details
myfuture		
Career information and exploration service	http://myfuture.edu.au	
Career Development Association of Australia (CDAA)		
Find a career practitioner by location and service, plus access free career tools and articles. There are also companies which offer career management and transition assistance on a fee for service basis.	http://www.cdaa.org.au	08 8211 6961
Job Seeker Advice and Tips (various)		
Advice on searching for jobs, writing cover letters and resumes, and interview preparation. Also search the Internet for sample cover letters and resumes (e.g. search paramedic resume) for ideas on how to present your experience and skills.	Examples: www.seek.com.au/career-advice http://career-advice.careerone.com.au	1300 658 700 1800 555 010
Australian Job Search		
Australian Government website. Search for jobs and access job seeker tools	http://jobsearch.gov.au	13 62 68
Job Boards (various)		
Search for work to suit your circumstances: casual, temporary, contract, part-time or full-time. Ensure due diligence with all positions advertised, particularly commission only and self-employment opportunities. Many job boards also provide advice on job searching and career planning.	Examples: www.seek.com.au www.adzuna.com.au www.careerone.com.au https://oneshiftjobs.com www.benext.com.au www.olderworkers.com.au www.retirementjobs.com.au	
Study Assist		
Information for students about government assistance for financing tertiary study, including HELP loans, scholarships and awards. The Student Income Support Eligibility Information Tool assists with identifying possible eligibility for student payments from DHS. Contact Centrelink for information regarding the Pensioner Education Supplement.	http://studyassist.gov.au www.centrelink.gov.au	13 24 90 (Austudy) 13 23 17 (ABSTUDY) 13 24 90 (Centrelink)
Open Universities Australia		
Offers online undergraduate and postgraduate courses from various Australian universities	www.open.edu.au	1300 734 279
Open2Study		
Free online courses (backed by Open Universities Australia)	www.open2study.com	
edX		
Offers online classes from the world's best universities, colleges and organisations	www.edx.org	
The University of the Third Age (U3A)		
See listing above under Social. No educational qualifications are required or given.	www.u3avictoria.com.au Victoria	03 9670 3659





Retirement Planner Worksheet

When I imagine my retirement...

I feel:

I see myself:

CURRENT SITUATION – What does your current situation look like for each of these areas of your life? Make note of how you feel when you consider them.

Financial

Personal

Social

Professional



Ambulance Victoria



In an emergency call Triple Zero (000)

Ambulance Membership 1800 64 84 84

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PO Box 2000
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