



Australian Government

Commonwealth Superannuation Corporation



# Deciding your next career steps

Taking stock and planning for  
what's next



Commonwealth  
Superannuation  
Corporation

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## About this Workbook

Deciding Your Next Career Steps is a resource to help you plan ahead and create your best life.

This Workbook is a companion to the Deciding Your Next Career Steps online module. Write your notes in the Workbook as you go through each topic in the module.

## Disclaimer

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# Work

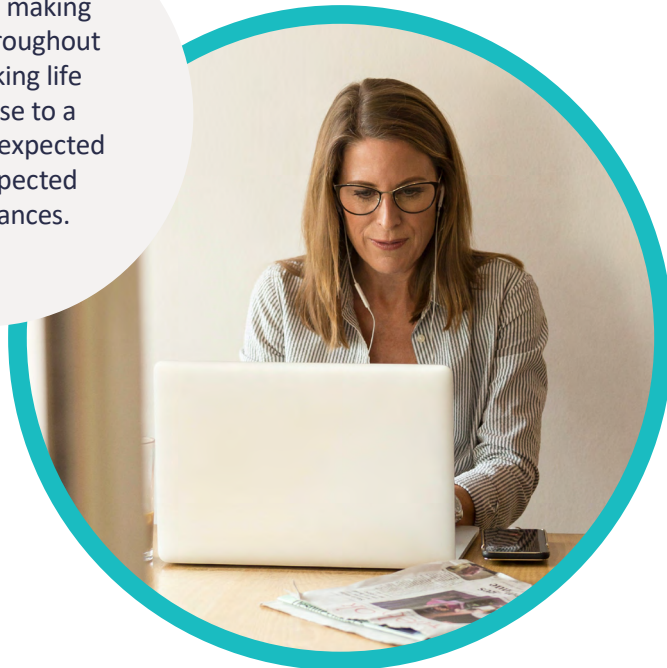
## Key Ideas

Working life today is marked by a series of transitions and phases. These can be brought about by events like redundancy, or for other reasons, such as pursuing different work options, a different career or to achieve a more balanced lifestyle.

As you plan your next step, it's important to:

- Reflect on your working life so far
- Understand your priorities
- Recognise which Career Phase you are in now
- Think about what you would like to create for yourself next.

People are making changes throughout their working life in response to a number of expected and unexpected circumstances.





# Taking stock

The first step as you plan ahead is taking stock and reflecting on the type of work you have been doing up until now.



## Questions to ask

Ask yourself the following questions and record your answers in the spaces below.

What have you enjoyed most about the type of work you have been doing? What have you disliked or enjoyed least?

Have there been any non-financial benefits of the type of work you have been doing?

How were you finding the demands of the work?

How has this type of work affected your lifestyle or well-being?



# Your priorities

## Key ideas

Next, consider what will be most important to you for the future.



## Questions to ask

What are your top priorities?

Tick the items below that will be most important to you in the next phase of your working life.

- ☐ Part-time or flexible work hours
- ☐ Using my skills and experience to help others
- ☐ Something I enjoy
- ☐ Work that is not difficult or demanding
- ☐ New challenges
- ☐ Job security
- ☐ Close to home
- ☐ Salary
- ☐ The people I work with

Understanding your priorities will help you clarify the work options which will suit you best.





# Career phases

## Key ideas

The diagram below shows five Career Phases people go through during their working life. Not everyone will go through all of the career phases, but it's helpful to identify which phase you think you are in now.

Knowing which Career Phase you are in will help to clarify your options, and the issues you'll want to think about as you plan for the next chapter of your working life.





# Career Phase: Building

In this phase you haven't yet reached the peak of your career. You'll want to build further and grow in your experience, skills, salary or responsibilities. You may have particular aspirations, or just a general desire to progress further in your work.

## Think it through

If you are in this phase, consider the following questions and record your answers below.

What additional skills or experience do you need to move forward in your career?

What formal or informal training is available?

What opportunities are available?

Who could help you find out more?

## Work options to consider

- A new job
- Self-employment

## Move forward

Next, think about a goal you could set for yourself. For example, is it important to you to move forward in your career right away? What would be a realistic next step? Record your notes below.

My goal

My next step



### Building: Karen's Story

Karen had completed a hairdressing apprenticeship after she finished high school. She worked at several hair salons, and had taken some long breaks to travel. Later in her working life Karen decided to make the leap to own her own business. She was able to use her savings and a small loan to purchase a salon that she thought had good potential. Karen's sister had experience in running a small business and was able to help Karen with the financial side. Karen had worked in hair salons for long enough to know some of the pitfalls and was careful to keep a close eye on costs and to use effective loyalty programs to retain customers.

The salon was not close to Karen's home but after six years she was able to sell the business and purchase another salon in a more convenient location. Working for herself was a new and challenging step that provided momentum for the second half of Karen's working life.

**This example is for illustrative purposes only.**







# Career Phase: Changing

The priority in this phase is re-training or making a career shift. This could be an entirely different career, or simply trying something new. In this phase, you are ready to move into a new chapter in your working life.

## Think it through

If you are in this phase, consider the following questions and record your answers below.

Do you have a new area of work in mind?

What are your top priorities for your new job? For example, salary, interests or lifestyle.

What do you need to know in order to decide which type of new work you would like to pursue?

Who could help you learn more about a new type of work?

## Options to consider

- Re-training
- Self-employment

## Move forward

Next, think about a goal you could set for yourself. What would be a realistic next step? Record your notes below.

My goal

My next step



### Changing: Robyn's Story

Robyn had retrained as a teacher after several years working in a marketing role. She had become tired of working in an office and enjoyed the challenge of connecting with children. Robyn found it difficult at first to be working alongside people who were much younger and more experienced.

However, she received encouragement that she was well suited to the work and would grow in skills and confidence. Later, Robyn undertook further study and was promoted to assistant principal. Robyn enjoyed the challenge and was able to use some of the skills she had learned in her marketing role to help promote the school and connect with the community.

As Robyn's mother became older, Robyn was able to use school holiday breaks to travel to see her and eventually help her mother move house. Robyn made another adjustment and changed to a job-share role in the last years of her mother's life.

**This example is for illustrative purposes only.**





# Career Phase: Maintaining

In this phase you'll be content in your general career direction and level of achievement. You'll be expecting to continue in the same type of work as previously. You may be in this phase temporarily as you consolidate a career step, or for the long term.

## Think it through

If you are in this phase, consider the following questions and record your answers below.

How long do you expect to continue working at your current level or in your current type of work?

What could you look for in a new job to increase your satisfaction or work-life balance?

## Options to consider

- A new employer
- Volunteering

## Move forward

Next, think about a goal you could set for yourself. What would be a realistic next step? Record your notes below.

My goal

My next step



### Maintaining: Peter's Story

Peter had worked in an airline a maintenance role for most of his working life. There had been lots of changes in the maintenance crew during Peter's time there and his responsibilities had grown.

While Peter enjoyed the camaraderie of his work crew, he was happiest outside work, spending time with his friends and coaching his nephew's soccer team. Peter was working towards financial independence and had decided that, as long as he managed his money well, he would still be able to reach his savings goals without any further advancement or increase in salary. He enjoyed feeling he had mastered his work skills and was good at his job. Peter was content to maintain his current work role rather than retraining or seeking more responsibility at work.

**This example is for illustrative purposes only.**





# Career phase: Re-gearing

This phase is about changing your work commitments to allow room for other things outside work, like hobbies, family time or helping others. You may be in this phase at any time during your working life, or later in your career.

## Think it through

If you are in this phase, consider the following questions and record your answers below.

What things would you like to begin incorporating into your life?

Are there hobbies, interests or opportunities you would like to find out more about?

If you have a partner, what are their plans and priorities?

Who could help you learn more about re-gearing your work life?

## Options to Consider

- Re-training
- Part-time work
- Self-employment
- Volunteering

## Move forward

Next, think about a goal you could set for yourself. For example, when would you like to begin re-gearing?

What would be a realistic next step? Record your notes below.

My goal

My next step



### Re-gearing: John's Story

John had spent most of his working life doing technical work for a telecommunications company. The work involved lots of travel and two weeks out of every four working interstate. Even though his children were now older and had finished high school, John's wife still found his time away difficult, and John was also growing tired of the demands of travel.

An opportunity became available for John to work with a local charity that John had been involved with for many years. The job allowed John to use some of the organisational skills he had learned in his working life, and would not require any travel. The job offered a smaller salary, but John had fewer financial responsibilities and welcomed the chance for work that was a good fit for his interests and values. It would also allow him to spend more time with his wife and in his local community.

**This example is for illustrative purposes only.**





# Career phase: Re-creating

In this phase you are creating a new life for yourself after the end of your working life. This involves changes in your identity, routine and relationships. If you are entering this phase, you will want to start this process several years ahead of time to help enjoy a smooth transition.

## Think it through

If you are in this phase, consider the following questions and record your answers below.  
What do you need to start creating now in order to be ready for retirement?

How will you know when you are ready to stop working?

What information do you need? For example, about your retirement budget or what changes you can expect.

Who could help you learn more about life after work?

## Move forward

Next, think about a goal you could set for yourself. What would be a realistic next step? Record your notes below.

My goal

My next step



### Re-creating: Ian's Story

Ian had enjoyed a successful career as a carpenter. He had a full life outside of work, spending time with his adult children, and fixing small boats. Ian was satisfied in his work and had built a successful business.

The most challenging issue for Ian was deciding when to stop working. Ian's wife had worked as a doctor's receptionist and had been promoted to practice manager. However, she was ready to spend more time with their daughter who had recently started a family. Ian decided to continue working for another five years, both because he enjoyed his work and for the opportunity to build his savings.

When the time came, Ian made a smooth transition to spending time with his family and working on his boat. His son-in-law purchased a boat at around the same time Ian stopped working, and fixing boats became something they could enjoy together.

**This example is for illustrative purposes only.**







# Work options

## Work option: Re-training

Some people enter the second half of their working life wishing they had pursued a different career path. Others find that their current type of work will not suit them in the future, either because of physical demands or because of a changing employment market.

### Think it through

Consider the following:

- Type of work: Think about what's most important to you about the type of work, the jobs you have been most successful at in the past and what skills or experience could you bring to a new career.
- Training: Consider what training you would need, the cost and how long any training would take to complete.  
**Tip:** You will also need to think about whether you could complete the training while you are working or whether you would need to take time off.
- Opportunities: Investigate what opportunities there are for this type of work, and whether you would need to change industries to do this kind of work.  
**Tip:** Think about whether you would you be happy to start at the bottom in a new career and work your way back up.
- Retirement budget: Consider whether the new type of work will meet your retirement budget, and how a change in income may affect your lifestyle and any Government benefits you currently receive.

**Re-training can provide an opportunity to explore new avenues or new work arrangements.**

### Is it for me?

This option might suit you if:

- There is another career path you would like to explore
- You can afford any time or money needed for re-training
- There are work opportunities in the new field.

### Find out more

Find out more about training at:

[weasydney.com.au](http://weasydney.com.au)

[cca.edu.au](http://cca.edu.au)

[ascca.org.au](http://ascca.org.au)

Find out more about apprenticeships and traineeships at:

[aapathways.com.au](http://aapathways.com.au)



## Work option: A new job

You may wish to continue in the same type of job, or to take up another job that doesn't require any additional skills or qualifications.

### Think it through

You'll need to think about things like:

- What is most important to you, such as something that is of interest, travel time or the work environment
- Your retirement budget

### Find out more

Find out more about work opportunities at:

[olderworkers.com.au](http://olderworkers.com.au)

[workforceaustralia.gov.au](http://workforceaustralia.gov.au)

Changing employers  
can provide a fresh start  
or re-energise your  
working life.

## Work option: Self-employment

Some people choose to buy a business or start a business of their own. This can be an opportunity for independence, or a different challenge to use the skills and experience you have gained in your working life. Others choose a business based around a hobby or interest.

### Think it through

You'll need to think about things like:

- The skills or experience you have gained that could be used in starting a business
- Whether there is a hobby you enjoy that could form the basis of a business
- The market for the goods or services that your business would provide
- Whether you'd prefer to buy a business or start a new one
- The cost of setting up or buying a business, and how much money you could expect to earn from the business.

### Is it for me?

This option might suit you if:

- There is a market for your skills and experience
- You can afford the time and money to set up or purchase a business
- You are comfortable with any financial risk involved
- You have the personal qualities necessary to run a business.

### Find out more

Find out more about starting a business at:

[workforceaustralia.gov.au/individuals/coaching/starting-business](http://workforceaustralia.gov.au/individuals/coaching/starting-business)

## Work option: Part time work

Many people reduce their work hours or responsibilities during certain times in their working life.

This can be a good way to manage the demands of work, and can also help you find time for caring responsibilities and other things outside work.

### Think it through

Consider things like:

- How you are finding the demands of your current type of work
- Whether there are parts of your current type of work that will become more difficult in the future, for example, a long commute or physical work
- Whether your type of work lends itself to part-time work
- Your retirement budget—whether you have already accumulated wealth, or whether saving is an on-going priority
- The amount of satisfaction you get from work compared with other activities
- If you have a partner, whether they work, and whether they work full- or part-time.

### Find out more

Find out more about reducing your work hours and Transition to Retirement at:

[moneysmart.gov.au/retirement-income/transition-to-retirement](https://moneysmart.gov.au/retirement-income/transition-to-retirement)

### Is it for me?

This option might suit you if:

- You would like to reduce your work responsibilities
- Your current type of work lends itself to part time
- There is an opportunity for part-time work

You understand and are comfortable with any financial implications.

## Work option: Volunteering

Some people choose to do volunteer work, often through community groups or other charitable organisations.

Volunteering can have lots of benefits, like:

- Giving you a sense of achievement and fulfilment
- Improving your self-esteem
- Helping you meet new people
- Improving your mental and physical health.

Ask yourself questions like:

- What am I interested in?
- What are my skills?
- How much time do I have available?

### Did you know?

You can volunteer for as little as one hour per week.

If you have access to a computer, you can volunteer online from home.

### Find out more

Find out more about volunteering and opportunities to volunteer at:

[volunteeringaustralia.org](https://volunteeringaustralia.org)

[volunteer.com.au](https://volunteer.com.au)

[govolunteer.com.au](https://govolunteer.com.au)

[avi.org.au](https://avi.org.au)

Depending on your circumstances and your age, reducing your work hours can also help you top up your Super.



# Your notes

## Where can I get more information?



### Commonwealth Superannuation Scheme

**EMAIL** members@css.gov.au  
**PHONE** 1300 000 277  
**FAX** (02) 6275 7010  
**MAIL** CSS  
GPO Box 2252  
Canberra ACT 2601  
**WEB** csc.gov.au



### Public Sector Superannuation Scheme

**EMAIL** members@pss.gov.au  
**PHONE** 1300 000 377  
**FAX** (02) 6275 7010  
**MAIL** PSS  
GPO Box 2252  
Canberra ACT 2601  
**WEB** csc.gov.au



### Public Sector Superannuation accumulation plan

**EMAIL** members@pssap.com.au  
**PHONE** 1300 725 171  
**FAX** 1300 364 144  
**MAIL** PSSap  
Locked Bag 9300  
Wollongong NSW 2500  
**WEB** csc.gov.au



### Australian Defence Force Superannuation

**EMAIL** members@adfsuper.gov.au  
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**MAIL** ADF Super  
Locked Bag 9400  
Wollongong DC  
NSW 2500  
**WEB** csc.gov.au



### Military Superannuation & Benefits Scheme

**EMAIL** members@enq.militarysuper.gov.au  
**PHONE** 1300 006 727  
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**MAIL** MilitarySuper  
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Canberra ACT 2601  
**WEB** csc.gov.au