

FREE GUIDE

Earning more

Cutting costs has a limit. Earning more does not. For many women, especially those who arrived in Australia with overseas experience, income is the lever with the most room to move.

Know what you are worth

- Look at published salary guides and current job advertisements for your role and location. Knowing the market rate is the foundation of every pay conversation.
- Check you are being paid correctly, including the right award rate and your superannuation.

Ask with evidence

- Keep a running list of your achievements, with numbers where you can. Ask for a specific figure at your review rather than asking whether a rise is possible.

Get your overseas qualifications recognised

- Many migrant women work below their qualifications. Having your qualifications formally assessed by the right body for your occupation can be the biggest pay rise available to you.
- Short courses and TAFE can bridge gaps. Check whether fee-free or subsidised places are available in your state.

Extra income and your home loan

- Lenders treat income differently. Casual income is often accepted after six to twelve months in the role. Self-employment usually needs two years of tax returns.
- If you earn on the side, set aside tax as money comes in.

YOUR NEXT THREE STEPS

- 1 Research the market rate for your role this week.
- 2 Start a list of your achievements to bring to your next review.
- 3 If you have overseas qualifications, find the assessing body for your occupation.

Useful official links

Fair Work Ombudsman <https://www.fairwork.gov.au>

Services Australia <https://www.servicesaustralia.gov.au>