

A FRANK PLAN

Sarah's Family: Work, Study and What Comes Next

SAMPLE PLAN
NAMES INVENTED

PREPARED FOR SARAH · SARAH'S FAMILY: WORK, STUDY AND WHAT COMES
NEXT

14 OCTOBER
2026

THE SHORT OF IT

Work and study choices can stay flexible, with a clearer picture for the next 5 years.

4

people to consider

Year 12

Ella's school stage

Year 11

Josh's school stage

01 WHAT FRANK FOUND

G'day Sarah.

What Frank's crew found when they went through your answers.

IN A NUTSHELL

Sarah, your family has different strengths and more than one path ahead. The uncertainty is keeping you awake, but there is no evidence here that either parent's job is about to disappear. Let's separate what is known from what could change your choices.

THE ONE THING THAT CHANGES THE PLAN

Different tasks face different kinds of change

Australian research points more towards AI assisting work than replacing whole jobs. Hospital paperwork, dispatch software and vehicle automation need separate checks, as the task examples below show. Your duties and employers' plans remain unknown, so neither parent's job risk can be assessed.

What Frank learnt

- 1 One way to compare routes is by the work they lead to; course type and Ella's preferred work are both relevant.
- 2 Josh can explore practical fields without choosing a lifetime trade.
- 3 A useful family plan leaves room for different priorities.

F.

FRANK'S TAKE

Sarah, you do not have to settle everyone's future in one conversation. The useful question is what each person wants to learn next.



ROCK'S CORNER · THE COACH

Rock: A useful next choice does not have to settle the rest of your life.

02

02 WHAT'S GOING WELL

First, the good news.

Start here. These are the things already working for you.

Ella has a starting direction

Her interest in helping people opens several routes worth comparing.

Make more of it: Compare the everyday work, not just course names.

Josh knows what engages him

Hands-on work gives his exploration a practical starting point.

MAKE MORE OF IT

A real workplace visit could tell him more than a glossy brochure.

Both parents have workplace experience

You work in hospital administration, and your husband drives trucks.

MAKE MORE OF IT

That experience can help you judge whether new tools actually help.

MORE FROM FRANK'S TEAM**Ada** · The Tech Guide**A TIP**

Practise without workplace records

An invented example can test a tool without exposing patient or customer information. Accuracy still matters even when the wording sounds confident. [1]

03 WHAT CAN BE BETTER

03

Where it could get easier.

Honest, and on your side. Each one comes with an idea for what could help.

1 Separate the two technology questions

FAIRLY SURE

WHAT'S GOING ON

Clerical work has high generative-AI exposure in ILO research. That does not mean Sarah's whole role disappears, and it does not predict autonomous-truck deployment.

WHAT TO DO INSTEAD

The task comparison below separates possible changes from what remains unknown. It links each example to a useful skill, without assuming these are your duties.

QUICK IDEAS

- Separate tasks from job titles
- Distinguish chatbots from vehicle automation
- Explore employer-approved training

! Check employer rules before using AI with workplace records.

2 Compare the whole study cost

VERY SURE

WHAT'S GOING ON

Tuition alone cannot show whether university is worthwhile. Placements, travel, equipment and time away from paid work also matter.

WHAT TO DO INSTEAD

The five-year comparison shows different destinations and possible years in work. Missing fees and alternative earnings still prevent a reliable payback calculation.

QUICK IDEAS

- Include placement travel
- Compare realistic alternative earnings
- Separate tuition from living costs

3 Keep household contributions separate from course prices

VERY SURE

WHAT'S GOING ON

Your tighter budget is real, but income, expenses and savings are absent. No affordable study contribution can be calculated from the mortgage increase alone.

WHAT TO DO INSTEAD

Low, middle and high cases can describe different commitments without inventing dollar amounts. Existing household statements could establish the contribution ceiling if you want a priced comparison.

QUICK IDEAS

- Protect existing household commitments
- Distinguish savings from ongoing income
- Allow for both children's timing

STOP, PARK OR SAY NO TO FOR NOW

- **Park predictions about either parent's redundancy.** This leaves room for evidence instead of treating a feared outcome as settled.
- **Park paid courses bought just for reassurance.** Free workplace and school conversations can come before any new spending.

MORE FROM FRANK'S TEAM



Ed · The Study Guide

A TIP

Compare destinations, not prestige

Course completion matters, but so does the work it leads to. A qualification title cannot tell Ella whether she will enjoy the day-to-day role.



Ed · The Study Guide

WORTH KNOWING

A later nursing bridge exists

Western Sydney publishes credit for specified nursing diplomas, subject to its completion and registration conditions. This keeps a possible bridge visible without promising admission.

[5]

04 YOUR OPTIONS



Ways forward worth considering.

Here's what each could involve, what might cost money, and what we'd need to know before putting a reliable figure on it. The call is yours.

A

University nursing

A 2027 start could mean study through 2029, then two possible working years through 2031. The \$14,724 tuition illustration is partial, not a course quote.

COSTS

Five-year total cost:
unknown

COULD BRING

Five-year net earnings:
unknown

WHEN

Subject to intake

YOUR TIME

Weekly timetable not
supplied

B

University social work

A 2027 start could mean study through 2030, then one possible working year through 2031. The \$9,880 reference is a 2027 annual-load contribution cap, not course tuition.

COSTS

Five-year total cost:
unknown

COULD BRING

Five-year net earnings:
unknown

WHEN

Subject to intake

YOUR TIME

Weekly timetable not
supplied

C

Vocational helping-people route

Enrolled nursing and disability support are different destinations, not cheaper versions of the same degree. Intake durations, fees and comparable starting pay are unavailable, so working years through 2031 cannot yet be placed.

COSTS

Five-year total cost:
unknown

COULD BRING

Five-year net earnings:
unknown

WHEN

Local availability
unverified

YOUR TIME

Weekly timetable not
supplied

F.

WHAT MATTERS WHEN CHOOSING

Sarah, university has value when its qualification leads to the work Ella wants; nursing and social work have different five-year timelines. The evidence cannot yet rank financial payback or establish household affordability. Options, not orders. Your call.

05 ED'S STUDY COMPARISON

What each route could mean over five years

Ella is in Year 12 and leans towards helping people. These NSW examples compare 2027–2031, assuming a 2027 start and on-time completion. They are not a local shortlist or an earnings forecast.

\$4,908 2027 nursing annual-load contribution cap Maximum contribution for a full-time annual load of nursing units in a Commonwealth-supported place. It is not a course price. [9]	\$9,880 2027 social-work annual-load contribution cap Maximum for professional-pathway social-work units, not a course price. Mixed subjects, future rates and place type affect actual tuition. [9]
\$14,724 Nursing tuition illustration only \$4,908 × 3 = \$14,724 assumes a constant rate and all nursing units. It excludes other costs and future changes. This is not a course quote. [9]	\$81,749 Published 2026–27 registered-nurse salary Published gross first-year registered-nurse base salary in NSW. It is not future earnings, take-home pay or a promised job. [10]

Different destinations, on the same five-year horizon

Route and destination	Study duration	Placement	Tuition evidence	Starting-pay evidence	2027–2031 picture
Western Sydney nursing: registered nursing route	3 years full-time; S05	At least 800 hours; S05	\$4,908 annual-load cap for 2027; S09. Illustration below	\$81,749 gross first-year base, 2026–27; S10. Future pay unavailable	2027–2029 study; 2030–2031 possible work after completion and registration
Western Sydney social work: social-work destination	4 years full-time; S07	Over 1,000 field-work hours; S07	\$9,880 relevant annual-load cap for 2027; S09. Whole-course tuition unavailable	Comparable first-year gross base salary unavailable in supplied sources	2027–2030 study; 2031 possible work after completion

TAFE NSW Diploma of Nursing: enrolled nursing route	Selected intake's duration unavailable	At least 400 hours; S06	Ella's intake fee and funding status unavailable	Comparable first-year enrolled-nurse gross base salary unavailable in supplied sources	Completion year and years available for work cannot yet be placed
TAFE NSW Individual Support (Disability): disability support	Selected intake's duration unavailable	120 hours; S08	Ella's intake fee and funding status unavailable	Comparable starting rate and paid hours unavailable in supplied sources	Completion year and years available for work cannot yet be placed

The university timelines assume continuous full-time study. Admission, completion and employment are not promised. All routes lack study-time earnings, travel, equipment and living-cost estimates. Vocational intake durations and fees need provider confirmation.

What the figures establish

- ✓

Nursing offers a registered-nursing destination after three full-time study years. Its five-year picture leaves two possible working years.
- ✓

Social work takes four full-time study years. Its five-year picture leaves one possible working year.
- ✓

Vocational routes lead to different work. Without intake durations, fees and comparable pay, their five-year financial position remains unknown.
- ✓

No route has enough evidence for a five-year net-earnings total. Future pay, paid hours, study-time work and earnings forgone are missing.
- ✓

University is one option if Ella wants the work its qualification leads to; the course costs, study demands and other routes can also be compared. These figures cannot establish which route pays back best.



ED · THE STUDY GUIDE

Sarah, nursing has the clearest cost illustration and current pay reference, but that does not make it the best choice. Ella's preferred work, completion prospects and your household contribution still matter.

06

HUNTER'S PRACTICAL PATHWAYS

Josh can try a field before choosing it

His proposed year of exploration is not a confirmed application deadline.

Ways to investigate

Route	What it offers	What changes feasibility
TAFE NSW TVET or school-based training	Practical learning while at school	Subjects, HSC fit, travel and timetable
Apprenticeship or traineeship	Employment combined with training	Field, employer, wages and tools
TAFE qualification after school	A focused vocational route	Local intake, course duration and fees
University	Another route for a field that requires it	Interest, entry subjects and full cost

Sources S11–S12. No local place or employer has been identified.

**HUNTER · THE CAREER COACH**

The school adviser can explain which practical options fit Josh's current subjects. Nothing here assumes he wants university or a particular trade.

**Hunter · The Career Coach****WORTH KNOWING****Fee-free timing is not settled**

Service NSW lists apprenticeship training commencing before 30 June 2027. Confirm the current cutoff with Skills NSW; do not assume it covers Josh's post-school start. [14]

**Hattie · The Home Manager****ASK THIS****Ask what the quote excludes**

“Does this total include uniforms, checks, equipment and placement travel? Which costs are compulsory, and when are they payable?”

07 HATTIE'S FAMILY PICTURE

A flexible route through 2031

07

Your mortgage increase is about \$325 monthly, with a full-year equivalent of about \$3,900 at that rate. Neither figure is money available for study or your total mortgage payment.

Possible decision points, not predictions

Year	Family picture	Cost question
2027	Ella's first year after school; Josh's expected school finish	Study, placement and travel costs
2028	Josh's possible next step; Ella reviews her experience	Overlapping education or training costs
2029	Review both children's direction and both parents' work	Continuation, completion or changed-route costs
2030	Qualifications or work may open different doors	Actual earnings and remaining study
2031	Review what each person wants next	Household support still wanted and affordable

Contribution cases without made-up amounts

- ✓ Low case: household essentials leave no ongoing study contribution.
- ✓ Middle case: support covers selected costs within a verified household ceiling.
- ✓ High case: broader support fits only if income and available savings cover it.



HATTIE · THE HOME MANAGER

These cases are not affordability findings. The amount remaining after existing commitments can help show what support might be affordable for both children.

08

08 ADA'S WORK COMPARISON

Look at tasks, not frightening headlines

These are representative examples, not confirmed duties for either parent. S01 and S02 support task-level analysis, not predictions about your employers.

Possible changes and useful skills

Work example	Technology	Possible change	Evidence limit	Useful skill
Hospital admin: drafting routine messages	Generative AI	Could produce a first draft for checking	Clerical exposure supported by S01–S02; local use unknown	Check facts, tone and missing details
Hospital admin: summarising text or entering information	Generative AI	Could assist with routine text handling	Exposure is not proof of safe or approved patient-record use; S01–S02	Spot errors and follow privacy rules
Hospital admin: unusual enquiries	Generative AI	Routine wording may be assisted; unusual cases still need checking	Your enquiry types and responsibility are unknown	Clarify requests and know when to escalate
Trucking: receiving routes and job instructions	Dispatch software	Could change how instructions and updates arrive	Not a chatbot or driverless-truck finding; employer plans unknown	Read digital instructions and flag unsafe or impractical requests
Trucking: completing delivery paperwork	Generative AI or other software	Text handling could be assisted	S01 supports examining tasks; your paperwork and systems are unknown	Check delivery details and correct errors
Trucking: driving and responding to road conditions	Vehicle automation	Changes depend on the vehicle systems actually introduced	S01–S02 do not establish autonomous-truck deployment at your employer	Use employer-approved system training and understand its limits

Generative AI produces content. Dispatch software organises work. Vehicle automation concerns vehicle operation. The trucking rows describe possibilities to ask about, not confirmed rollout findings. Actual

job risk remains unconfirmed.



ADA · THE TECH GUIDE

Sarah, ask which tasks the employer expects to change and what approved training comes with it. A tool's capabilities alone cannot tell you what happens to a job.

09 WHAT HAPPENS NEXT

09

The next 12 months.

What could come next, season by season. Possibilities, not a programme.

Worth a read, whenever you fancy

A nursing student found his footing Alex Synott's move from IT into nursing shows how feedback and supportive teachers can help a new direction.

tafensw.edu.au/about/media/north-coast-nursing-student-honoured-with-t

DIARY DATE · PLACEMENTS CAN SQUEEZE EARNINGS

A course can fit the tuition budget but clash with paid work. Placement blocks and travel deserve a place in the comparison.

Spring 2026

A GOOD PLACE TO START

The school adviser can clarify application, payment and document deadlines separately from preferences. Selected courses may have extra requirements.

Summer 2026–
27

UAC lists preferences closing 18 December 2026 for offers on 23 December. The next checkpoint is 29 December for offers on 8 January 2027.

Autumn 2027

An actual timetable could show whether Ella's route fits travel and paid work, while Josh explores school-compatible options.

Winter and
spring 2027

Study experience and workplace announcements could guide the next review. No change of job or course is assumed.



FRANK'S TAKE

The school email is the first move: it asks about Ella's remaining application steps and practical options that fit Josh's school timetable.

10 THE WORKINGS

How Frank worked out the numbers.

10

Only if you like the detail. Every money figure in this plan, with the sum behind it, so you can check any of them against your own records.

Change any number to your own and the result changes the same way. The sums are checked by code, not by eye.

The other figures in this plan

Figure	Amount	The sum
2027 professional-pathway social-work annual contribution cap	\$9,880 a year	Published relevant annual-load cap \$9,880 ; Reference cap, excluding other costs \$9,880
Constant-rate all-nursing-unit tuition illustration	\$14,724	Annual load cap \$4908 × Annual loads 3 = \$14,724 .
Extra mortgage cost over a full year	\$3,900 a year	Monthly increase \$325 × months in a year 12 = \$3,900 a year .
2027 nursing-unit annual contribution cap	\$4,908 a year	Published annual-load nursing cap \$4,908 ; Reference cap, excluding other costs \$4,908
Published current first-year registered-nurse base salary	\$81,749 a year	Published gross annual base salary about \$81,700 ; Current reference, before tax about \$81,700

GO READY WHEN YOU ARE

Email to the school careers adviser

Gets school-specific facts while leaving both children's choices open.

EMAIL, READY TO SEND · ELLA AND JOSH'S SCHOOL CAREERS ADVISER

Hello [name],

We're comparing options for Ella and Josh and would value your guidance. Could you explain which application steps Ella can still take for 2027 entry, including course-specific requirements? What information would help her compare helping-people courses without assuming university is the only route? For Josh, which practical courses, visits or school-based training options fit his subjects and school timetable? Please let us know any travel requirements and costs, and whether a short conversation could include both children. Thanks for helping us understand the options. Thanks,

Sarah

Who sends it Sarah Suggested timing Within the next week, if it suits

Copy it, add your own details where you see [square brackets], and send it if it suits.

MORE FROM FRANK'S TEAM



Hunter · The Career Coach

ASK THIS

Words for Sarah's workplace

"Which parts of our work are expected to change with new software? What checking skills or approved training would help us prepare?"

11 BEHIND THE PLAN

The fine print, kept short.



Who to talk to, where the numbers came from, and the small print.

Where this came from

1. Australia's AI Transition: Jobs, Skills and the Future of Work jobsandskills.gov.au/studies/generative-artificial-intelligence-capacity-study
2. Generative AI and Jobs: A Refined Global Index of Occupational Exposure ilo.org/publications/generative-ai-and-jobs-refined-global-index-occupational-exposure?trk=article-ssr-frontend-pulse-x-social-details-comments-action-comm...
3. Key dates uac.edu.au/key-dates
4. Undergraduate applications and offers uac.edu.au/index.php/current-applicants/undergraduate-applications-and-offers
5. Bachelor of Nursing westernsydney.edu.au/future/study/courses/undergraduate/bachelor-of-nursing
6. Diploma of Nursing tafensw.edu.au/course-areas/healthcare/courses/diploma-of-nursing--HLT54121-01
7. Bachelor of Social Work westernsydney.edu.au/future/study/courses/undergraduate/bachelor-of-social-work
8. Certificate III in Individual Support (Disability) tafensw.edu.au/course-areas/healthcare/courses/aboriginal-cultures-and-education--CHC33021-03
9. Student contribution amounts effective 1 January 2027 studyassist.gov.au/financial-and-study-support/commonwealth-supported-places/student-contribution-amounts
10. 2026–27 NSW Budget: Business and jobs nsw.gov.au/business-and-economy/nsw-budget/2026-27-budget-papers/overview/business-and-jobs
11. TVET courses and 2027 TVET/SBAT guide tafensw.edu.au/courses/tvet
12. Explore traineeships and apprenticeships skills.education.nsw.gov.au/apprenticeship-traineeship
13. Commonwealth Prac Payment for students education.gov.au/commonwealth-prac-payment-cpp/students
14. Apprentices and trainees service.nsw.gov.au/services/apprentices-and-trainees
15. North Coast nursing student honoured with top TAFE NSW award tafensw.edu.au/about/media/north-coast-nursing-student-honoured-with-top-tafe-nsw-award

This plan was built by Frank's team of AI specialists and checked automatically. It has not been reviewed by a person. It contains general information only. It is not medical, dietetic, financial, legal or tax advice. Figures are estimates based on what you told Frank and the sources listed. Your rights under the Australian Consumer Law are not affected.

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MORE FROM FRANK'S TEAM



Hunter · The Career Coach

ASK THIS

Words for the trucking workplace

“Are any vehicle or dispatch systems planned to change our work? What training is available, and which duties would change?”

THE LAST WORD

Over to you, Sarah.

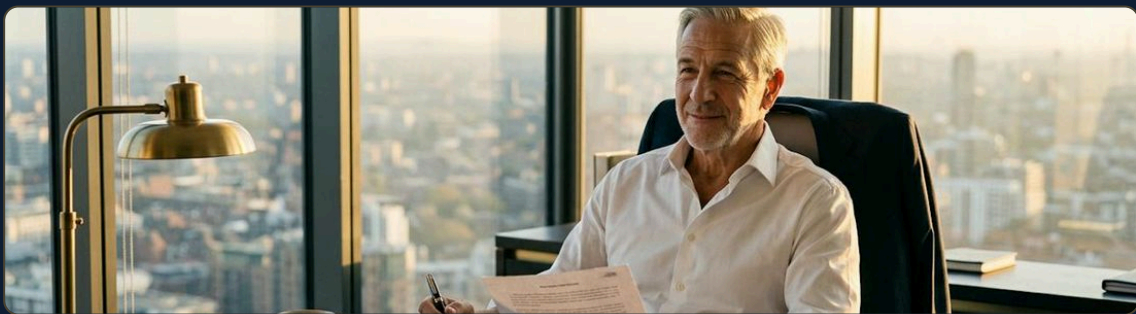
IF YOU'D LIKE A PLACE TO START

- Ask the school adviser about both pathways
- Discuss employer plans and approved training
- Compare full first-year costs together

Sarah, there are real paths here, even though the final costs are not settled. Be kind to yourselves while the picture takes shape. Your family can make these choices together without needing to predict the whole future.

Frank

FRANK · AI PLANNING ASSISTANT · SIGNED OFF FOR SARAH



Keep the next choice manageable. Leave room for what you learn.

ONE LAST THING FROM FRANK

If money worries are weighing on you, the National Debt Helpline on 1800 007 007 offers free financial counselling; Services Australia can help you check available payments.