

CORNERSTONE LEARNING & DEVELOPMENT

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# Working DownUnder

*A capability-based learning program built specifically for PALM scheme workers and the employers who support them.*

100% Tier 2 Funded  
Zero Cost to Employer

 **CORNERSTONE**

PALM SCHEME

3 YEAR MICRO-CREDENTIAL PROGRAM

3

Micro-credentials

12

Modules

45 hrs

Total learning

# PALM workers told us. We listened.

Research from the ANU Development Policy Centre identifies four primary risk factors for PALM worker disengagement, poor health outcomes, and exploitation. The 4 pillars of this program map directly onto each one.

## RISK: FINANCIAL STRESS

*“Things were not explained properly to us. We did not understand the program. Once we got here, we had to pass information on to the people who came after us.”*

Zipporah — current PALM worker

## RISK: UNCLEAR WORKPLACE EXPECTATIONS

*“The laws are very strict here. Whereas in our country laws are not really strict. Once we got here, we found the culture is different.”*

Florence — current PALM worker

## RISK: LIMITED HEALTH LITERACY

*“Those farm workers are placed somewhere very remote. When they are alone, they need to know what to do. How do they stay calm during those periods of stress?”*

Melky — current PALM worker

## RISK: SOCIAL ISOLATION

*“You are building a real-life experience. It is just learning in real life: workwise, everything. You have to adapt to different cultures and standards.”*

Akissi — current PALM worker

# Working DownUnder at a Glance

Working DownUnder is Cornerstone Learning & Development's (CLD) PALM scheme micro-credential program. 3 capability levels. 4 wellbeing pillars. 45 hours of structured learning. Fully funded under Tier 2 means zero out-of-pocket cost for employers.

## 3 Micro-Credentials (MC)

1. Foundation
  2. Applied Skills
  3. Leadership and Impact
- One per capability level, one per PALM Tier 2 funding year

## 15 Hours Per MC

4 modules x 3 hours each  
Completed over 6 weeks at the worker's own pace

## 2 Virtual Sessions Per MC

Live facilitated sessions in Weeks 3 and 6  
Human connection built into every micro-credential

## \$600 Per MC

\$1,800 total over 3 years per worker  
100% reimbursed under PALM Scheme Tier 2

## Digital Badging

Verified credential on completion of each MC  
Program Completion badge for all three MCs

## Employer Support Pack

Funding navigation, worker policy guidance and program onboarding materials included

# Capability Levels and Funding Alignment

Aligned to the PALM Scheme Tier 2 funding cycle. One micro-credential per funding year. Workers progress through levels based on capability and time in Australia.

| MC-1<br>Foundations  | MC-2<br>Applied Skills   | MC-3<br>Impact   |
|--|--|--|
| <b>Program</b><br>PALM Scheme Introduction   | <b>Program</b><br>PALM Scheme Intermediate   | <b>Program</b><br>PALM Scheme Leadership   |
| <b>Funding year</b><br>Year 1  | <b>Funding year</b><br>Year 2  | <b>Funding year</b><br>Year 3  |
| <b>Who</b><br>New to the program, may be new to Australia or already here          | <b>Who</b><br>Completed MC-1 (Foundations) or demonstrates equivalent capability           | <b>Who</b><br>Completed MC-2 (Applied Skills) or demonstrates advanced capability. |
| <b>Support sessions</b><br>Structured, CLD-facilitated                             | <b>Support sessions</b><br>Peer-facilitated with CLD oversight                             | <b>Support sessions</b><br>Peer co-facilitated alongside CLD                       |
| <b>Content depth</b><br>Foundational: what things are, why they matter, what to do | <b>Content depth</b><br>Applied: builds on Foundations with more nuance and peer mentoring | <b>Content depth</b><br>Advanced: the deepest content across all four pillars      |

# Funding, Support, and Zero Out-of-Pocket Cost

## How the funding works

- The PALM Scheme Skills Development Program provides Tier 2 funding for employability and life skills training.
- Tier 2 operates in 12-month increments, with \$600 available per eligible worker per year.
- Each micro-credential costs \$600. One per year, per worker.
- Employers apply to DEWR for reimbursement after completion. CLD supports this process.
- Workers already in Australia on long-term placements are eligible from day one.

**\$1,800 per worker over 3 years**  
**100% reimbursed means zero end cost**  
**to the employer**

## Employer Support Pack included

**Funding navigation**

**Worker policy guidance**

**Program onboarding**

## THE 4 PILLARS

*The same 4 modules sit inside every micro-credential. The content advances with each level however the structure stays the same.*

### Module 1

## Financial

Managing money, banking, entitlements, superannuation, and sending income home safely

### WHY IT MATTERS

*Financial stress is the number one risk factor identified for PALM workers. This module addresses it from day 1.*

### Module 2

## Career

Workplace rights and law, WHS, communication, conduct, and career development

### WHY IT MATTERS

*Unclear expectations in the workplace can result in exploitation and disengagement among employees. Workers become increasingly aware of their rights and how to advocate for them.*

### Module 3

## Wellbeing

Physical and mental health, isolation, climate, fatigue, and accessing support services

### WHY IT MATTERS

*Remote placements create unique wellbeing risks. This module builds the skills to manage them before they become crises.*

### Module 4

## Social

Australian culture, building community, maintaining home ties, and reintegration planning

### WHY IT MATTERS

*Social isolation undermines everything else. This module helps workers build connection and maintain it across the placement.*

# The Program Architecture

Read left to right: the micro-credential is the container; the 4 modules are the content inside it.

| MICRO-CREDENTIAL                                   | Module 1<br>Financial                 | Module 2<br>Career                                      | Module 3<br>Wellbeing                 | Module 4<br>Social                                      |
|--|---------------------------------------|---|---------------------------------------|---|
| MC-1<br>PALM Scheme Introduction<br>Foundations    | Banking, pay, and goal-setting        | Rights, law, and workplace conduct                      | Physical and mental health            | Understanding Australia and community                   |
| MC-2<br>PALM Scheme Intermediate<br>Applied Skills | Financial planning, super, and tax    | Leadership, communication, and conflict                 | Resilience, burnout, and peer support | Cultural confidence and going home ready                |
| MC-3<br>PALM Scheme Leadership<br>Impact           | Long-term wealth and financial legacy | Mentoring, advocacy, and career leadership              | Thriving across seasons, peer support | Community leadership and long-term impact               |
| Delivery over 6 weeks                              | Week 1 3hrs self-paced                | Week 2 3hrs self-paced<br>Week 3 virtual session 1.5hrs | Week 4 3hrs self-paced                | Week 5 3hrs self-paced<br>Week 6 virtual session 1.5hrs |

# Foundations

*The starting point for workers new to the program. Suitable for workers arriving in Australia for the first time, as well as long-term workers already in the country who have not yet accessed structured support. All four modules cover the essentials: what things are, why they matter, and what to do.*

**4 modules | 15 hours | 6 weeks**

**Virtual sessions: Weeks 3 and 6**

**\$600 | 100% Tier 2 funded**

# Foundations

*The starting point for workers new to the program, whether arriving for the first time or already in Australia without prior structured support.*

## Module 1 | Financial

### Banking, Pay, and Your Money

- Set goals for your placement: financial, professional, and personal
- Open a bank account and understand your pay slip
- What superannuation is and how the DASP works when you go home
- Send money home safely using licensed transfer services
- What to do if your pay looks wrong

## Module 2 | Career

### Your Rights, the Law, and the Workplace

- Fair Work Act: minimum wage, leave, and PALM scheme minimum hours
- WHS: your right to a safe workplace and how to report a hazard
- Laws that surprise new arrivals: enforcement compared to home
- Workplace conduct: discrimination, harassment, and respectful behaviour
- How to raise a concern with a supervisor and what protects you

## Module 3 | Wellbeing

### Physical Health, Mental Health, and Looking After Yourself

- How the Australian health system works from a remote location
- Managing heat illness, fatigue, and the physical demands of the work
- What mental health is and how to recognise early signs of difficulty
- The challenge of remoteness: isolation and being far from family
- Coping strategies and free confidential support services

## Module 4 | Social

### Understanding Australia and Building Community

- Australian values: directness, equality, personal space, the fair go
- Navigating public spaces, shared housing, and community services
- Finding community: cultural groups, religious services, sports, local events
- Staying connected with home: apps, data costs, and communication rhythms
- Your positive presence in the Australian community

# Applied Skills

*The intermediate level, for workers who have completed MC-1 (Foundations) or who can demonstrate equivalent capability. Workers do not need to have returned home between MC-1 and MC-2. A long-term worker can progress straight from Foundations to Applied Skills during the same placement. Content is more nuanced, more autonomous, and adds a peer mentoring layer.*

**4 modules | 15 hours | 6 weeks**

**Virtual sessions: Weeks 3 and 6**

**\$600 | 100% Tier 2 funded**

# Applied Skills

*Builds on Foundations. Workers do not need to have returned home, a long-term worker can progress straight through. More nuanced, more autonomous, peer mentoring layer added.*

## Module 1 | Financial

### Financial Planning, Superannuation, and Building Wealth

- Review last season: what worked and what one change would help most
- Set a savings and remittance goal and track it weekly
- Superannuation in depth: locate your balance, navigate DASP, avoid errors
- Understand your tax return and how to claim your refund
- Multi-season financial thinking: planning for the arc of your PALM journey

## Module 2 | Career

### Leadership, Conflict, and Career Development

- Lead without a title: what experienced workers are already doing
- Communicate with authority in meetings, briefings, and team conversations
- Navigate difficult workplace conversations and de-escalate conflict
- Psychosocial safety: the mental health dimension of a safe workplace
- Map and articulate your skills for a future employer or community role

## Module 3 | Wellbeing

### Resilience, Burnout Prevention, and Supporting Others

- Build a personal wellbeing routine that survives a demanding roster
- Understand the burnout risks across extended periods away from home
- Start a conversation with a colleague who is not okay
- Recognise when a situation is beyond peer support
- Look after yourself while supporting others

## Module 4 | Social

### Cultural Confidence, Mentoring, and Going Home Ready

- Cross-cultural communication: how misunderstandings happen and what to do
- Share what you now know about Australian culture with newer arrivals
- Mentor a first-timer without taking over
- Prepare for reverse culture shock: why going home can feel harder than leaving
- Your 90-day plan for a purposeful return home

# Impact

*The advanced level, for workers who have completed MC-2 (Applied Skills) or who demonstrate leadership-level capability. Workers can reach this level during a long-term placement without returning home. Content operates at the deepest level of all four pillars, focused on mentoring others, advocating for change, and building lasting impact.*

**4 modules | 15 hours | 6 weeks**

**Virtual sessions: Weeks 3 and 6**

**\$600 | 100% Tier 2 funded**

# Impact

*The advanced level. Workers can reach this level during a long-term placement without returning home. Focused on mentoring others, advocating for change, and building lasting impact.*

## Module 1 | Financial

### Long-term Wealth, Community Impact, and Financial Legacy

- Review the arc of your financial decisions: what has compounded and what has not
- Superannuation final accounting: ensure every dollar is claimed before departure
- Use savings with intention: micro-enterprise, land, education, housing
- Teach financial literacy to family at home
- Your financial legacy: what you want to be true for your family in ten years

## Module 2 | Career

### Mentoring, Advocacy, and Career Leadership

- Formal peer mentoring: hold the responsibility well
- Advocacy: speaking up for others and navigating the limits of that role
- Identify career roles in your home country your PALM experience has prepared you for
- Build a professional reputation that endures across multiple placements
- Engage constructively with DEWR and CLD to improve the program

## Module 3 | Wellbeing

### Thriving Across Seasons: Sustained Health and Peer Support

- Sustained health across years: the difference between managing and thriving
- The compounding effect of chronic stress and how to address it early
- Mental health first aid: the ALGEE model in practice
- Advanced peer support — recognising and responding to a mental health crisis
- Build a wellbeing network that holds across years and placements

## Module 4 | Social

### Community Leadership, Identity, and Long-term Impact

- Your identity after years away: holding both versions of yourself honestly
- Community leadership: what you have already been doing, now deliberate
- The lasting effects of PALM on your home community
- Prepare to mentor new workers: practical and emotional preparation
- Your legacy plan: family, community, and yourself in ten years

# Why the Wellbeing Wheel, and why it works for PALM workers

## The research foundation

- 1** Gallup's research across 42 million people in 150 countries established that lasting wellbeing is multidimensional and cannot be reduced to a single measure.
- 2** The World Health Organisation defines health as a state of complete physical, mental, and social wellbeing, not merely the absence of illness.
- 3** The ILO and ANU Development Policy Centre specifically identify financial stress, social isolation, limited health literacy, and unclear workplace expectations as the four primary risk factors for PALM worker disengagement.
- 4** The program's four pillars map directly onto those four risk factors, making this not just theoretically grounded but operationally validated.

## The four risk factors — and the four pillars

### Financial stress

Module 1: Financial

The most immediate and tangible risk. Addressed from the first module of MC-1.

### Unclear workplace expectations

Module 2: Career

Law, rights, and conduct. Workers who know their rights are harder to exploit.

### Limited health literacy

Module 3: Wellbeing

Builds physical and mental health skills that are rarely taught anywhere else.

### Social isolation

Module 4: Social

Community connection and home ties. The pillar that underpins all the others.

# Ready to bring Working DownUnder to your workforce?

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*Contact CLD to discuss how the program fits your team, your location, and your funding cycle.*

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**\$600 per micro-credential**

**100% Tier 2 reimbursed**

**Zero cost to employer**

**3 levels | 12 modules | 45 hours**

**Available now for new workers or those already in Australia may be eligible**