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Chapter 3;

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You

Keep a diary: Include the date, time, who was involved and the names and contact details of any witnesses in your notes. Get photos of any injuries. Diaries can be used as evidence in a court/commission hearing.

See a doctor: It is important to visit a doctor if you have been hurt or injured at work. Tell the doctor to record when violent incidents took place, the nature and extent of any injuries and what treatment if any was necessary. Get

Chapter 13: Workplace Safety & Stress Management

Everyone who has a paid job h

Research your industry

Research your specific industry. The Ministry of Trade & Industry

Chapter 16: Managing Money

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You may consider increasing your income through extra part time work or acquiring skills

Bankruptcy

If you are on a low income, bankruptcy may seem like an easy way to clear all your debts, but this is short-sighted. Once you are declared bankrupt, it remains on record with the credit reference agency for the next seven(7) years and will affect you when you may need to borrow again. Bankruptcy should only be considered under professional advisement when all other options have been exhausted.

Debt can place a lot of added pressure and strain on families and relationships. If you, or

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Resume

Jane Smith

D.O.B. 06.03.1986

Personal Details

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