GUIDE TO STUDYING & LIVING IN AUSTRALIA

www.studyinaustralia.gov.au

Future Unlimited | Australia

As more and more people look to give themselves the skills required in a competitive global environment, an Australian education has become one of the most sought after in the world. Here you'll find teaching of internationally renowned quality, matched with one of the world's finest student support systems, and a superb living environment.

Little wonder then that more than 600,000 international students, from over 200 countries, come to study with us every year. And why when they've finished their education, they leave with globally recognised skills – and a future that's truly limitless.

Australia excels in creating independently-minded graduates who are able to think critically.

We don't just teach students the answers; we teach them how to ask the right questions. We have been teaching international students for more than 60 years, many of whom have become Ministers, leading business people, researchers, scientists, medical practitioners and community leaders all around the world.

Australia is home to some of the world's leading educational institutions, academics and researchers who are conducting universally acknowledged research that attains the highest standard when measured against international benchmarks.

Our areas of academic excellence include medical and health sciences, physics, chemistry, information technology, Asia-Pacific studies, biotechnology and astronomy. Australia is also well regarded internationally for its graduates in engineering and business studies, the arts and social sciences.

The success of our alumni underlines the global relevance of an Australian education. Our best-known achievers have won countless international awards, including eight Nobel Prizes.

We also boast a diverse range of education credentials and courses along with an enviable quality of life, cultural and sporting activities. These add to an all-round learning environment, with plenty of opportunities for students' aspirations and ambitions.

The Australian education sector is the natural choice for students seeking an education that provides global reach, ongoing growth and development, and ultimately the very best return-on-investment.

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PHYSIO

1.0 ABOUT AUSTRALIA

1.1 Fast facts
1.2 States and territories

1.1 FAST FACTS

- Population over 22.5 million
- The only country that is also a continent, Australia is situated in the Southern Hemisphere in the southwest Pacific Ocean. Nearest neighbours to the north are Papua New Guinea and Indonesia (about an eight-hour flight from Sydney). New Zealand lies to the east, about a three-hour flight away
- Almost one in four Australians was born overseas. You will meet people from all corners of the globe who have settled in Australia – from Europe and Asia, to Africa, the Middle East and the Americas
- Australia is a country of innovation. Australian scientists have invented many world-changing technologies including: the black box flight recorder, the heart pacemaker, ultrasound, the influenza vaccine, the bionic ear, wireless internet, Google Maps and spray-on skin for burn victims.

1.2 STATES AND TERRITORIES

Before outlining the opportunities that await you when studying in Australia, a quick geography lesson will help you understand the layout and makeup of this diverse and beautiful country. It will also help you understand the state or territory where you will be living as well as other areas that you may wish to visit during your time in the 'land down under'.

Australia has six states and two territories, each with its own distinctive history, personality and attractions. The six states are New South Wales (NSW), Victoria (VIC), South Australia (SA), Queensland (QLD), Western Australia (WA), South Australia (SA), and Tasmania (TAS). The two territories – the Northern Territory (NT) and the Australian Capital Territory (ACT) – are partly self-governing, and partly controlled by the federal government.

New South Wales

www.visitnsw.com.au

Capital	Sydney
State population	About 7.2 million
Climate	Jan: 66–80 °F, 19–27 °C July: 46–60 °F, 8–16 °C

Victoria

www.visitvictoria.com

Capital	Melbourne
State population	About 5.5 million
Climate	Jan: 58–80 °F, 14–27 °C July: 46–60 °F, 8–16 °C

Queensland

www.queenslandholidays.com.au

Capital	Brisbane
State population	About 4.5 million
Climate	Jan: 70–87 °F, 21–31 °C July: 50–70 °F, 10–21 °C

Western Australia

www.westernaustralia.com

Capital	Perth
State population	About 2.2 million
Climate	Jan: 64–88 °F, 18–31 °C July: 48–64 °F, 9–18 °C

South Australia

www.southaustralia.com

Capital	Adelaide
State population	About 1.6 million
Climate	Jan: 62–89 °F, 17–32 °C July: 47–60 °F, 8–16 °C

Tasmania

www.discovertasmania.com.au

Capital	Hobart
State population	About 507,600
Climate	Jan: 52–72 °F, 11–22 °C July: 38–52 °F, 3–11 °C

Australian Capital Territory

www.visitcanberra.com.au

Capital	Canberra
Territory population	About 358,900
Climate	Jan: 56–84 °F, 13–52 °C July: 31–52 °F, -1°–11 °C

Northern Territory

www.travelnt.com

Capital	Darwin
Territory population	About 229,700
Climate	Jan: 78–93 °F, 26–34 °C July: 70–90 °F, 21–32 °C

ENGINEER

2.0 STUDYING IN AUSTRALIA

2.1 Academic year, qualifications and duration of study

2.2 Orientation

2.3 Classes

2.4 Assessment

2.5 A brief note on plagiarism

2.6 Course information

2.7 Student support services

2.8 Quality education assurance

2.1 ACADEMIC YEAR, QUALIFICATIONS AND DURATION OF STUDY

Universities

The Australian university academic year begins in late February to early March. Orientation for new students usually takes place in mid- to late February. The second semester typically begins in late July. Most universities have two semesters, with exams in June for semester one and in November for semester two. There is a four- to six-week break between semesters, with the long summer holiday being held from December to February.

With many academic programs you have the choice of commencing your study during either the February or July intake. However, for programs such as medicine or dentistry there is only one intake a year, which is in February.

The start dates for Australian universities can be found by visiting www.universitiesaustralia.edu.au and navigating to the "Australian Universities" page.

The most common qualification offered in Australia is the Bachelor's Degree, which requires three to four years of full-time study, depending on the discipline, consisting primarily of course work. Some universities offer a "Bachelor's Degree with honours" to the best performing students, while others offer an additional year of study, which is then known as an Honours Degree.

Specialised research training and professional development are offered through Master's and Doctoral degrees, usually of one to two years' duration in the case of Master's degrees, and three years in the case of PhDs.

Vocational Education and Training (VET) colleges

The academic year for most Technical and Further Education (TAFE) and Vocational and Education Training (VET) colleges is based on two semesters. The first usually commences in February and ends in June, while the second runs from July to November. Entry for most courses is available in both February and July.

TAFE and VET colleges specialise in courses that provide you with skills for a particular industry or trade, or prepare you for further education. These range from Certificate courses across four levels (Certificate I, II, III and IV that take from 6 month to one year), Diploma courses (one to two years) and Advanced Diploma courses (two to three years).

Diplomas and Advanced Diplomas are qualifications that can be accredited toward other higher education.

ELICOS colleges

English Language Intensive Courses for Overseas Students (ELICOS) are offered by a large number of government-regulated private schools, as well as VET colleges, TAFEs and university-affiliated schools. ELICOS has been developed to allow you to develop your skills in English as a second language as well as provide a foundation for further academic study.

ELICOS courses are held throughout the year and range from four to 48 weeks of full-time study, depending on which program you choose. Entry to courses is available at frequent intervals (usually every five weeks) though may vary from one school to the next.

Primary and secondary schools

Australian primary and secondary schools comply with a national curriculum framework to ensure a consistent high standard of teaching. Schooling often commences with a preparatory year followed by 12 years of primary and secondary school.

The school year is divided into four terms and runs from late January/early February until December. There is a short holiday between terms and a long summer holiday in December and January.

Schools provide subjects in the eight key learning areas: English; mathematics; studies of the society and the environment; science; arts; Languages Other Than English (LOTE); technology; and personal development, health and physical education. A considerable number of schools also offer English language programs for international students to support their studies.

Many students use senior secondary study to gain university entry qualifications. Around nine out of every 10 Australian secondary schools also offer vocational education programs in addition to the standard school curriculum.

2.2 ORIENTATION

Orientation plays an important role in helping you quickly become familiar with your institution and its teaching style. Many international students find the Australian way of teaching to be quite different from what they are used to. In Australia, the focus is on practical learning that encourages creative, independent thought and debate. Teachers aim to provide a thorough understanding of a topic rather than just teaching the right words, phrases or formulas to remember for exams.

Once you have successfully enrolled for study in Australia, you will receive pre-departure, arrival, and/or orientation manuals that provide additional valuable information to prepare you for studying and living in Australia.

Universities and VET colleges

Most Australian higher education institutions such as universities, TAFE and VET colleges offer comprehensive and compulsory orientation sessions for international students. Many institutions also have dedicated International Student Advisers (ISAs) who guide new international students through orientation programs designed to help them understand the Australian education and training system.

The advisers will help you become familiar with the institution's structure and governance, the campus layout, the available support services and the various student associations and clubs. Advisers can also give you advice about Australian culture and general issues associated with living in a new country.

ELICOS colleges

Most ELICOS providers commence their courses with orientation sessions, and either have International Student Advisors or an International Office to help you adjust to the teaching program as well as life in Australia.

Primary and secondary schools

In Australian schools, students attend classroom lessons Monday to Friday each week. School hours vary slightly across the nation, but are generally from 9.00 am to 3.30 pm each school day. Class sizes average around 22 and the student to teacher ratio is just below 1:14.

2.3 CLASSES

Universities

Classes at Australian universities are a mixture of lectures and tutorials. A lecture might be attended by up to 200 students from different courses within a discipline, whereas a tutorial is much smaller, with only about 30 students in attendance. During tutorials you get the chance to discuss the information provided in your lecture with other students and your teacher. Attending all your lectures is very important as it enables you to understand and contribute to tutorial discussions.

Preparing for tutorials is essential and usually contributes to final grades in university courses. Professors and senior teaching staff expect students to actively participate in tutorials because they provide a valuable way to become comfortable with talking about the issues behind a subject.

Although there are variations from course to course and university to university, the Australian education system sets minimum standards of learning which are expected to be achieved by the end of a semester, and there are a variety of methods by which the student can undertake this learning. The philosophy behind this approach is the recognition that students learn in different ways.

VET colleges

At TAFE and VET colleges, lectures and tutorials are generally not separated. That is, the presentation of information and its discussion occurs at the same time. Tutorial support is provided for some subjects where it is recognised that some students may need additional guidance or more intensive tuition in particular topics. In such cases the tutorials act more as a remedial class, and attendance may not be compulsory.

As VET courses are designed to increase professional and practical skills they combine classes with practical hands-on learning sessions. Class sizes are generally smaller than classes at university or TAFE.

ELICOS colleges

English language classes are largely held in a classroom environment, with time allocated for supervised self-access study.

Primary and secondary schools

In Australian schools, students attend classroom lessons Monday to Friday each week. School hours vary slightly across the nation but are generally from 9:00 am to 3:30 pm each school day. Class sizes average around 22 and the student to teacher ratio is usually better than 1:14.

2.4 ASSESSMENT

Universities

At Australian universities the final grade for a unit is based on your performance in assignments (written or practical, depending on the course), exams, class participation (that is, how much you speak up and contribute to discussions in classes), attendance and group exercises.

Depending on the course, you may be continually assessed throughout the semester, rather than just in the last few weeks or on the final exam. The advantage of this method is that the entire grade does not rely on one single piece of assessment. If you do not perform too well in an exam, you still have the opportunity to lift your grade through other pieces of assessment.

The system of assessment varies, but generally the following applies:

High Distinction: 100 to 80 per cent
Distinction: 79 to 70 per cent
Credit: 69 to 60 per cent
Pass: 59 to 50 per cent
Fail: Below 50 per cent

VET colleges

Your TAFE or VET college will provide you with details of the assessment criteria for your chosen course.

Depending on what you are studying, assessment may include: assignments and practical assessments that require you to show you can carry out tasks to a required standard; and oral or written tests to determine your knowledge and understanding of the learning area.

Most TAFE and VET colleges use the following grading system: competent with distinction; competent with credit; competent; or, not yet competent.

ELICOS colleges

Before commencing ELICOS study, you will need to sit a placement test to assess your current level of English competency. This will determine which class level is appropriate for you.

Each level of study runs for approximately 10 weeks and in addition to a final test, your final grade will take into account your performance in ongoing assessment tasks, which may include in-class as well as out-of-class work.

At the end of your course you should receive a certificate showing the name of your last course, the course duration, your level of achievement and your attendance rate.

Primary and secondary schools

In Australian schools, a student's performance is assessed by their participation in day-to-day class work, completion of projects or assignment and their results in ongoing tests and exams. Although responsibility for schooling is governed by the individual states and territories, the following standard national reporting and assessment system is used:

A (Excellent): 85 and above
B (Good): 70 to 84
C (Average): 50 to 69
D (Fail): 25 to 49
E (Failure): 0 to 24

2.5 A BRIEF NOTE ON PLAGIARISM

Plagiarism – taking someone else's work (including that of published authors) and submitting it for assessment as your own, without referencing the source of the information – is regarded very seriously in the Australian education system. Tough penalties for plagiarism can include the automatic fail of a subject, or even that a student's visa may be put in jeopardy.

It is important that all students understand precisely what constitutes plagiarism (for example, how to reference). Your educational institution and International Office can advise you here.

2.6 COURSE INFORMATION

By law, all institutions receiving international students must ensure that their marketing materials (such as brochures and handbooks) are accurate and not misleading.

Before offering a Confirmation of Enrolment, the institution must provide course-related information, such as:

- The course content and duration
- The qualification it leads to
- Teaching and assessment methods
- English language requirements
- Previous work experience or educational qualifications required for admittance
- Requirements for course completion
- Course-related fees
- The facilities and learning resources related to the delivery of the course
- Student support services.

2.7 STUDENT SUPPORT SERVICES

Institutions are required to support international students in adjusting to study and life in Australia, as well as achieving their learning goals and attaining the learning outcomes of their course. In addition to providing ongoing access to dedicated international student support staff, your institution should provide you with information on:

- Orientation
- Academic progress
- Further study
- Accommodation.

They will also be able to provide you with information about which academic or administrative personnel you should contact if you require any assistance with your course and enrolment or any personal difficulties you may be encountering.

2.8 QUALITY EDUCATION ASSURANCE

Australia is committed to providing quality education and training to international students.

For this reason, the Australian Government has enacted a number of laws to ensure that students are protected. These laws are grouped together under Education Services for Overseas Students (ESOS) legislation. Under this legislative framework, all Australian institutions accepting international students on a student visa are legally required to provide quality courses, as well as to meet the national standards for student services and institutional facilities.

For example, the ESOS legislation provides consumer protection if an institution defaults on a course in which a student with a student visa is enrolled. This protection includes either a refund of course money to the student or, if a refund is not possible, placement into an alternative course through a Tuition Assurance Scheme.

For more detailed information about the protection and assurance provided by ESOS legislation, visit www.aei.gov.au and click on the “ESOS” link in the shortcuts bar.

CEO

3.0 PREPARING FOR YOUR AUSTRALIAN STUDY JOURNEY

3.1 Checklist of things to do before leaving home

3.2 Important documents

3.3 Insurance

3.4 How much money do you need?

3.5 Accommodation upon arrival

3.6 Baggage allowances

3.7 Clothing and seasonal considerations

3.8 Prescription medications

3.9 Adaptors and converters

3.10 Bringing your computer

3.1 CHECKLIST OF THINGS TO DO BEFORE LEAVING HOME

- ☐ Apply for a passport, and make sure the passport is valid for all of the time you plan to be abroad.
- ☐ Arrange for a student visa.
- ☐ Make contact with the Australian educational institution where you plan to study to confirm your enrolment and start date and check if your institution or college has an airport greeting service.
- ☐ Arrange for immunisations and medications from your doctor.
- ☐ Apply for a credit card and/or arrange for sufficient funds to be available for you to access in Australia.
- ☐ Confirm overseas access to your funds with your bank.
- ☐ Make travel arrangements, including travel insurance.
- ☐ Advise your educational institution of your travel details.
- ☐ Arrange accommodation for at least your first week in Australia, if not longer.
- ☐ Arrange transport from the airport to your accommodation, and change enough currency into Australian dollars before you leave so that you can catch a taxi or make a phone call in the event of an emergency.
- ☐ When packing your bags, make sure you include the name and contact details of your institution's international representative.

3.2 IMPORTANT DOCUMENTS

Prepare a folder of official documents to bring with you to Australia, including:

- Valid passport
- Printout of your student visa confirmation letter
- Your institution's offer of a place/admission letter
- Electronic Confirmation of Enrolment (eCoE)
- Receipts of payments (e.g. tuition fees, OSHC, bank statements)
- Insurance policies
- Original or certified copies of your academic transcripts and qualifications
- Other personal identification documents (e.g. birth certificate, ID card, driver's licence)
- Medical records and prescriptions
- Photocopy of credit/debit card(s)
- Prescriptions and generic names of medications
- Reference letters for potential employers/landlord.

Before you leave, make copies of all your documents and leave them with someone at home who can send them on to you if the originals get lost. When flying, keep all your documents in your carry-on luggage.

3.3 INSURANCE

Travel insurance: It makes good sense to take out travel insurance. Although most travel is incident free, cancelled flights and lost luggage, when they happen, can end up costing you a lot of time and money.

Health insurance: All student visa holders entering Australia must have Overseas Student Health Cover (OSHC) for the duration of their stay. OSHC will help you pay for any visits to the doctor during the time you are in Australia. Go to the Overseas Student Health Cover page for information on what your OSHC will cover.

3.4 HOW MUCH MONEY DO YOU NEED?

Bring enough Australian currency in cash for your first few days in Australia, however do not carry large amounts of cash on you. Instead, make sure you have about A$1500–$3,000 in travellers' cheques (in your name) so that you can start establishing yourself and setting up your new home quickly. Please note that if you are carrying more that A$10,000, or equivalent currency, you must declare this to Customs officials when you enter Australia. [See *Financial Matters* for more information.]

3.5 ACCOMMODATION UPON ARRIVAL

If you are a school-aged student, you will need to arrange a homestay, boarding or similar accommodation in advance of your arrival. If you are a university, TAFE/ VET or ELICOS college student , you will need to arrange temporary accommodation for your first few days in Australia while you look for something more permanent. Your educational institution might be able to help you, or you can look up hostels and book online at www.yha.com.au

There are a number of internet booking services for last-minute bookings at hotels and short-stay apartments. These include www.getaroom.com.au and www.wotif.com, however hotels can be expensive, and in major cities commence at upwards of A$150 per night.

3.6 BAGGAGE ALLOWANCES

When deciding what to pack for arrival in Australia, keep in mind that baggage allowances for your flight to Australia, as well as for travel within Australia, may be less than what you are used to.

- To avoid excess baggage fees on international flights into Australia, your checked bag should weigh no more than 50 lb/23 kg.
- For domestic flights within Australia, your checked bag must weigh no more than 44 lb/20 kg.

Check with your airline for exact baggage restrictions.

3.7 CLOTHING AND SEASONAL CONSIDERATIONS

Australian students dress informally. In general, comfort is the paramount consideration and you will find most of your peers at university and college wearing jeans and T-shirts or jumpers on campus. However, many school students wear uniforms.

Summer in Australia runs from December to February; autumn from March to May; winter from June to August; and spring from September to November. For most of the country the hottest months are January and February.

If you arrive in June or July, the coldest months of the Australian year, you may need to bring winter clothes.

3.8 PRESCRIPTION MEDICATIONS

If you plan to bring prescription drugs into Australia, it is essential you refer to the Therapeutics Goods Administration (TGA) website for full information about what is allowed. For more information visit www.tga.gov.au and select “For travellers & visitors” from the “Consumers” menu.

A huge range of medications is available in Australia, so another option is to have your prescriptions filled at a pharmacy when you arrive. To do this, you will first need to get valid prescriptions from a doctor in Australia.

3.9 ADAPTORS AND CONVERTERS

The standard voltage for electrical items in Australia is 240 volts. Most laptop computers and chargers for cell phones, MP3 players and digital cameras automatically adjust to 110 or 240 volts, but some electronic products may require a transformer as well as a converter.

Electrical plugs in Australia have three flat pins, one of which is a ground pin. You may need to buy an adaptor or have plugs changed when you arrive in Australia.

3.10 BRINGING YOUR COMPUTER

To most of us these days, our computer is our lifeline. To ensure that you can bring your computer with you to Australia, you need to be aware of Australian customs regulations.

If you are undertaking a short course, and not intending to stay in Australia for more than 12 months, the Australian Customs Service will allow you to temporarily import your computer without paying duty or the Goods and Services Tax (GST). In some cases, this may also apply if your stay is less than 24 months, however, this depends on a number of conditions, including the value of your computer.

If you are staying in Australia for more than 24 months, and you have owned and used your computer for more than 12 months prior to arriving in Australia, you will also be allowed to bring it in, tax free. However, as you may be required to provide proof of the date of purchase and the purchase price, you should bring a receipt. If the computer cost more than A$400 and is less than 12 months old, or if you do not have a receipt, you may be required to pay a 10 per cent GST.

To make sure you are fully aware of what you can and cannot bring into Australia, visit www.customs.gov.au and follow the “travellers” link from the main menu.

4.0 ENTRY INTO AUSTRALIA

4.1 Australian immigration

4.2 Clearing customs in Australia

4.3 Student visa conditions

4.4 Changing or extending a student visa

4.1 AUSTRALIAN IMMIGRATION

You have just arrived in Australia and cannot wait to get outside and get started on the next leg of your journey. But when you first arrive, you will be required to make your way through Australian immigration. An immigration officer will ask to see your completed incoming passenger card (given to you on the plane) and your passport. The immigration officer will check your documents and may ask you a few questions about your planned stay in Australia. You may also have to show your Confirmation of Enrolment.

4.2 CLEARING CUSTOMS IN AUSTRALIA

Once you have cleared the immigration checkpoint you will enter the baggage hall where you can claim your luggage and proceed to Customs and baggage examination.

People arriving in Australia clear Customs through one of two channels: the green channel is for those with 'nothing to declare'; the red channel for those with 'something to declare'. You must to declare any food, plant materials and animal products. For more information about what you can and cannot bring into Australia, visit www.daff.gov.au/aqis

Regardless of the channel you follow, your luggage, including your hand luggage, may be x-rayed inspected or checked by a detector dog team.

- **If you do not have anything to declare, follow the green channel**
- **If you do have something to declare, follow the red channel**

As you go through the red channel of Customs, an official will ask you to open your luggage so that it can be inspected. If the Customs official decides that an item is not quarantined, you will be allowed to keep it and move through the Customs checkpoint. If the item is quarantined, it will either be confiscated and destroyed, or held for decontamination and returned to you at a later date.

If you go through the green channel, you may be subjected to a random check and asked by a Customs' official to open your luggage for inspection.

Australia has strict quarantine laws so it is important to declare all the items you are carrying on the incoming passenger card. Those who do not declare honestly risk fines and prosecution.

4.3 STUDENT VISA CONDITIONS

The Department of Immigration and Citizenship (DIAC) is the Australian Government department that manages everything relating to student visas.

It is very important that you are fully aware of, and meet, all the conditions of your visa. Visa conditions are set out in the letter of approval sent with a visa or on a visa label. There may be special conditions for students on scholarships, so if you are on a scholarship, it is important to read and understand all these conditions.

For a full list of mandatory and discretionary student visa conditions, visit www.immi.gov.au/students/visa-conditions.htm

Unfortunately, a number of students abuse the law each year. For example, they may work longer hours than permitted by their visa or they may overstay their visa. Breaking these conditions can cause a visa to be cancelled and this has serious consequences: under the law, a student may be required to leave Australia and not allowed to return for three years after the visa is cancelled.

4.4 CHANGING OR EXTENDING A STUDENT VISA

If your circumstances change and you want to change your course or provider, or you wish to stay in Australia longer, contact the nearest Department of Immigration and Citizenship (DIAC) office for advice on how to make these arrangements.

It is also important to ensure your visa does not expire while you are in Australia. If you remain in Australia for more than 28 days after your student visa expires without obtaining a new one, you may not be allowed to return for three years.

If your student visa expires before you have finished your course of study, or if you wish undertake further study, you should contact your nearest Australian visa office. You can only extend your stay in Australia if your do not have a "No Further Stay" condition on your current student visa.

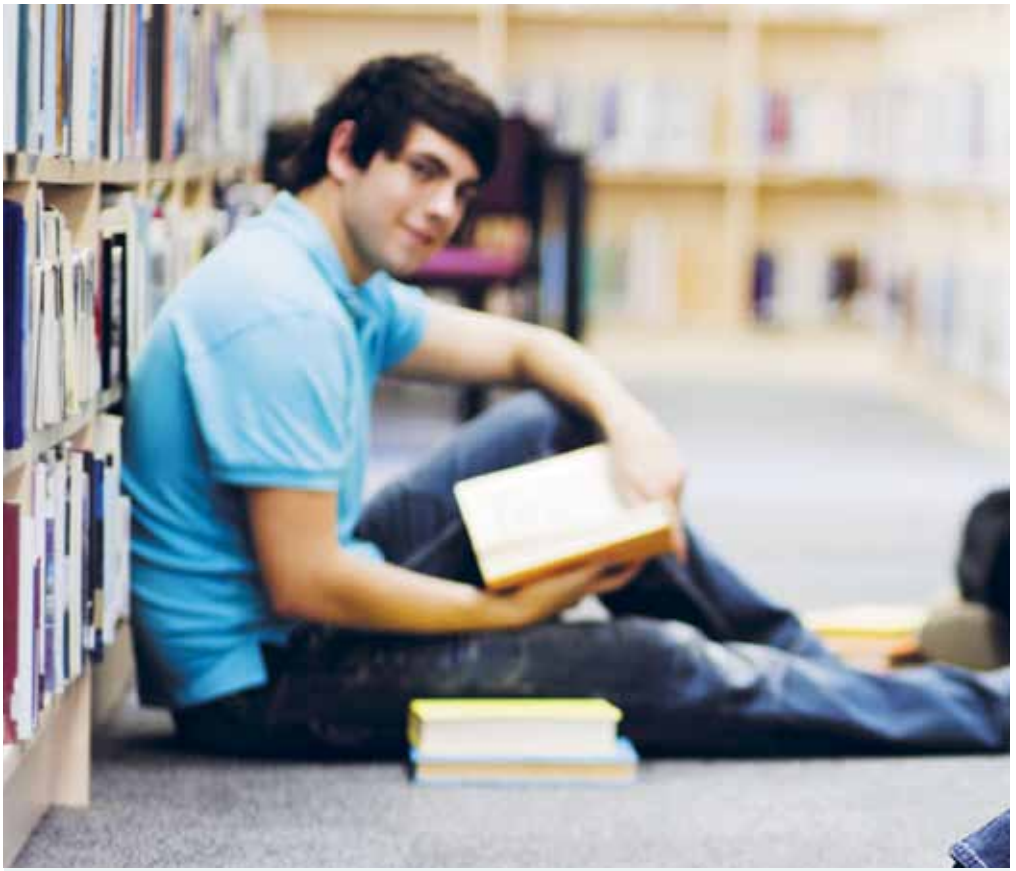
If you need help in understanding any of these conditions, contact the Department of Immigration and Citizenship (DIAC), or visit www.immi.gov.au/students/visa-conditions.htm

For further information, go to www.immi.gov.au and select "Students" from the "Visa, Immigration and Refugees" menu.

ANALYST

5.0 FINANCIAL MATTERS

5.1 Australian currency
5.2 Setting up a bank account
5.3 Credit cards



5.1 AUSTRALIAN CURRENCY

Australian currency is denominated as follows:

Notes: $5, $10, $20, $50, $100
Coins: 5c, 10c, 20c, 50c, $1, $2

There are no 1c or 2c coins; these were been taken out of circulation some years ago. Items in Australia are priced down to single cents (for example $2.99) but when you pay, the total will be rounded up or down to the nearest five cents. Thus $2.99 becomes $3.00, and $12.42 becomes $12.40.

As with all currencies, the Australian dollar exchange rate can vary over short periods of time. You can find the current exchange rate at www.xe.com

5.2 SETTING UP A BANK ACCOUNT

To open a bank account in Australia must show several pieces of personal identification, each of which is allotted certain number of 'points'. You will need 100 points of identification to establish your identity as the person who will be named on the account.

Your passport and proof of your arrival date in Australia will be acceptable as 100 points if you open an account within six weeks of arrival in Australia. After this time, you will need additional documentation. To open an account you'll also need a minimum deposit (this can be as little as A$10).

As a student, you may be able to open an account with special student benefits. Many banks have 'student accounts' that offer a regular savings account with zero, or minimal, fees for transactions. To qualify for such an account, you will need your student ID card from your institution to prove you are a student. For a comparison of accounts in banks throughout Australia, visit www.banks.com.au

Most bank branches are open from Monday through Thursday 9.00 am to 4.00 pm, and on Fridays from 9.00 am to 5.00 pm (except public holidays). Some branches have extended trading hours during the week and may be open Saturdays – check with your individual bank. Automatic Teller Machines (ATMs) are open 24 hours a day.

5.3 CREDIT CARDS

The most widely accepted credit cards in Australia are MasterCard and Visa. Some retailers may impose a surcharge on purchases made with a credit card, with many charging more for the use of cards such as American Express.

Most businesses accept credit cards as payment, but may set a minimum credit card purchase of A$10 or $15. It's best to check with your credit card company about any fees they may charge for foreign transactions.

ACTUARY

6.0 SETTLING INTO LIFE IN AUSTRALIA

6.1 Accommodation

6.2 Types of accommodation

6.3 Rental accommodation and tenancy agreements

6.4 Buying food and supplies

6.5 Making friends

6.1 ACCOMMODATION

Finding the right accommodation is one of the biggest challenges facing any new international student, and finding a place in your price range can be even harder. It is extremely important that you factor the high cost of housing into your budget before you come to Australia, and that you are able to access sufficient funds to cover possible rent increases.

If your educational institution has an International Office, contact the staff well in advance of your arrival for information on housing options on and off campus. They might be able to provide you with links to accommodation boards on your institution's website, or within the community. Also, regularly check websites such as www.domain.com.au and www.realestate.com.au that list rental accommodation as well as share accommodation, as does www.gumtree.com.au. On arrival, your college or university notice boards are also good places to find opportunities for shared and independent rental accommodation.

If you have rented accommodation in your home country, consider getting references from your former landlord(s). Providing copies of these to an Australian real estate agent when you apply for a property can show that you have a proven record as a good tenant. You should also be prepared to provide the real estate agent with a bank account statement showing that you have enough money to pay for your accommodation.

6.2 TYPES OF ACCOMMODATION

There are many different types of accommodation available in Australia, so you should be able to find something that suits your needs. Most accommodation, except homestay, does not include electrical items, furniture, bedding or kitchen utensils. Cheap household goods are often advertised for private sale in newspapers and on campus notice boards, and can also be purchased from charity or opportunity shops and secondhand stores.

Here's a guide to what to expect from various accommodation options. Figures quoted are for accommodation only. Other living costs are additional (except homestay, which usually includes some meals).

Homestay (about A$180 to $290 a week)

Homestay is when you live with an Australian family in their home. It is popular with younger students and for those studying short-term English courses. Single or shared rooms are available and the costs vary. Meals are usually included, but cheaper self-catering homestay is available.

You should pay for your homestay rent and deposit (usually the equivalent of four weeks' rent) on arrival (if you have not paid before arriving in Australia). Make sure you get a receipt each time you pay the rent.

Hostels, backpackers and guest houses (about A$90 to $160 a week)

Hostels are usually run by organisations such as Youth Hostels Australia and the Young Men's Christian Association (YMCA) but may also be operated by private or commercial organisations. Students share kitchen and bathroom facilities. This accommodation is usually a short stay option.

Boarding schools (about A$10,000 to $15,000 a year)

Many private secondary schools provide accommodation, meals and laundry services for international school students. Tuition fees are in addition to the boarding fees. You will live in a dormitory with other students of the same sex and be supervised by adults.

Campus accommodation (about A$150 to $280 a week)

Most universities and some VET and English language colleges offer a variety of accommodation on or near campus such as apartments, residential colleges or halls of residence. The cost varies depending on the type of accommodation.

Residential colleges are slightly more expensive and provide accommodation with meals. They may also have sporting and social facilities, tutoring, libraries and computer facilities.

Halls of residence are located on or near institution campuses and are generally cheaper than residential colleges. Students usually have meals and some cleaning services provided.

If you are interested in this type of accommodation, contact your institution and apply early. Places are in high demand, and in Australia you are not guaranteed a room by simply being accepted for study.

6.3 RENTAL ACCOMMODATION AND TENANCY AGREEMENTS

Shared accommodation (about A$100 to $250 a week) and **rental accommodation** (about A$250 to $500 a week).

Renting a house or flat, either on you own or with others, is a popular choice for many international students. However, the shortage of rental properties across Australia means that the cost of accommodation is rising, and competition for places is getting tougher.

The Residential Tenancy Act in each state protects the rights of both the tenant and landlord, and a Tribunal determines unresolved disputes. You should make sure you are aware of your rights, and can find more information about tenancy laws from your state's Residential Tenancy Tribunal (see the list below).

Before looking for a place to rent, gather information on the types of properties available, the costs, and good locations. Ask your educational institution, other students or real estate agents and check campus notice boards, student and local newspapers or visit websites such as those mentioned above.

Inspecting a property

Once you see a property advertised as available for rent, check with the real estate agent when it will be open for inspection. Generally, you will not be permitted to rent a property that you have not inspected.

To express interest in renting accommodation, you will need to make an application to the landlord or real estate agent managing the property. Include copies of any references from former landlords (at home or in Australia). This will help prove to the real estate agent that you will be a good tenant. Note that if you decide to apply for the property, you will need to pay a refundable holding deposit until your application is approved and may also need to show evidence of your ability to pay for the rent.

When you inspect the property, it is important to check what condition it is in. (See Condition Report below.)

Tenancy Agreements

If you are successful in applying to rent a property, you will need to sign a Tenancy Agreement. The terms of this agreement vary from state to state, but you can generally expect to find clauses regarding the payment of rent and your bond, the condition of the property, maintenance and access, inspections, changes to the cost of renting the property, and ending a tenancy. In general, it is held that Australia's renting laws provide good and fair protection to both the tenant and the landlord.

Bond: Bond is the money that you pay as a security deposit. It is usually equal to between four and six weeks' rent, and you have to pay it to the real estate agent in cleared funds (i.e. not by credit card or cheque) when you sign the Tenancy Agreement. You should get this money back at the end of your tenancy provided that the property is in the same condition as when you moved in (general wear and tear excepted).

Rent: The rental price of a property is usually stated as a weekly amount, however depending on your Tenancy Agreement, rent needs to be paid either fortnightly or monthly in advance. (In some share accommodation situations, you may only be asked to pay rent on a weekly basis.)

If you fall behind in your payments, you may be evicted and your bond might be given to the owner of the property to cover the money you owe.

Period of tenancy and rent increases: Tenancy Agreements are either fixed-term or periodic. A fixed-term tenancy is for a definite period, usually six or 12 months. During this time, the amount of rent you pay cannot increase. A periodic tenancy has no definite end date, with tenants usually being on a month-to-month agreement, during which the rent may be increased. Your real estate agent may provide you with notice of their intention to increase your rent. Each state has different laws surrounding this issue; if you have a problem, contact your state's Residential Tenancy Tribunal for more information (see the list below).

Condition Report: When your real estate agent hands you your copy of the Tenancy Agreement and the keys to the property, they should also give you a Condition Report. This should list any visible defects in the property such as cracks, carpet stains and so forth, as well as the condition of every light, heater, kitchen appliance and bathroom fixture in the property.

The Condition Report is an extremely important part of your tenancy. If you notice anything about the property that is not listed in the report, you must add it to the report. This will protect you when you move out. For example, if you notice a scratch on some floorboards that is not listed in the Condition Report, and you do not added it to the report yourself, you may be liable to fix the scratch when you move out as there would be no proof that you were not responsible.

Inspections: It will be a condition of your tenancy that with prior notice, your real estate agent may inspect the property during your stay to ensure it is being kept in good condition.

Maintenance: Property owners are required to maintain their properties in a condition that is appropriate to live in, and in a state of good repair. This includes fixing things such as burst water pipes, roof leaks, electrical faults, and the breakdown of essential services. Your Tenancy Agreement will outline what the property owner is responsible for, and the procedures for repairs.

Utilities: In most cases, you will be responsible for gas, water, electricity and telephone charges you incur while renting the property. With the exception of water (which is usually billed by the property owner) you usually pay these charges directly to the relevant utility.

End of tenancy: Either you or your landlord can end the tenancy agreement. If you are on a fixed-term tenancy, you can decide to leave the premises at the end of the contract period without any penalty by providing written notice of your intention to vacate. Your tenancy agreement will specify how long before the end of the tenancy you need to give notice.

If the owner chooses not to extend a fixed-term tenancy, or decides to end a periodic tenancy for any reason, they will also need to give you adequate notice. The length of notice varies from state to state, so check your tenancy agreement carefully.

Disputes: If a problem between you and your landlord or real estate agent is not resolved, or you would like another opinion on the information you have been given, you can contact the Residential Tenancy Tribunal in your state (see over page).

Residential Tenancy Assistance – State by State

New South Wales
www.fairtrading.nsw.gov.au
Office of Fair Trading
13 32 20

Victoria
www.consumer.vic.gov.au
Consumer Affairs
1300 558 181

Queensland
www.rta.qld.gov.au
Residential Tenancy Authority
1300 366 311

Western Australia
www.docep.wa.gov.au
Department of Consumer and Employment Protection
1300 304 054

South Australia
www.ocba.sa.gov.au
Office of Consumer and Business Affairs
08 8204 9544

Tasmania
www.consumer.tas.gov.au
Consumer Affairs and Fair Trading
1300 65 44 99

ACT
www.ors.act.gov.au
Office of Regulatory Service
(02) 6207 3000

Northern Territory
www.consumeraffairs.nt.gov.au
Consumer Affairs
1800 019 319

6.4 BUYING FOOD AND SUPPLIES

Most Australian cities and towns have shopping centres with big chain stores such as Kmart and Target, and department stores such as Myer and David Jones. The suburbs of major cities have shopping mall and strip shopping precincts, with stores stocking a wide variety of clothing, electronics and home goods, as well as the major grocery chains Coles, Woolworths, IGA and Aldi.

As Australia is a very multicultural country and home to a melting pot of different nationalities, you'll find a wide variety of international foods in most Australian supermarkets. In addition, there are a large number smaller food shops that specialise in the food of a particular nationality or ethnic group, while an abundance of take-away food outlets and restaurants offer you the chance to have a "taste of home" – almost no matter where home may be for you.

Store trading hours in Australia are regulated by individual states and territories. As a general rule, business hours for shops in Australia are Monday through Friday, 8.00 am to 5.30 pm. Usually stores will stay open until 9.00 pm on Thursdays or Fridays for late-night shopping. On weekends, expect stores to close as early as 6.00 pm.

6.5 MAKING FRIENDS

Having friends to support you and share your time in Australia will make a big impact on your happiness during the time you spend studying.

The best place to find people who have similar interests is probably on campus. Student unions and associations have many clubs and societies, ranging from sporting clubs such as cricket, hockey and football to drama clubs, cultural clubs, book clubs, and English-language clubs. In addition, most faculties have their own association or society, which provide a great opportunity for social interaction with your peers.

Many larger campuses also have nationality-based students groups such as Malaysian, Indian, Chinese, or Indonesian student societies, for example, and several others. There is also a representative body for all international students in Australia called the Council of International Students.

Sporting clubs are very popular with Australians and there are likely to be several in the area in which you live, if not on the campus where you study. Together with community groups and volunteer organisations, these represent great opportunities to meet likeminded people and gain insight into life in Australia. Your local church, mosque, temple or other place of worship also can help you to feel like part of the Australian community.

Joining groups associated with your home community can also be a good way of finding support in Australia. You also might find it to be a good way of introducing your new friends to your culture and heritage. Here are some handy website links to find groups in your area.

New South Wales
www.crc.nsw.gov.au

Victoria
www.multicultural.vic.gov.au

Queensland
www.multicultural.qld.gov.au

Western Australia
www.multicultural.online.wa.gov.au

South Australia
www.multicultural.sa.gov.au

Tasmania
www.mcot.org.au

Australian Capital Territory
www.communitiesonline.org.au

Northern Territory
www.mcnt.org.au

FASHION
DESIGNER

7.0 STAYING IN CONTACT

7.1 Telephone

7.2 Making calls

7.3 Time zones in Australia

7.4 Computer and Internet access

7.5 Social networking, Facebook and Skype

7.6 Postal services

7.1 TELEPHONE

Australia has a modern communications system – local fixed-line calls are untimed and generally cost about 30c. Interstate and international call costs vary depending on your service provider.

Mobile (cell) phones are available from a variety of service providers. You can purchase a pre-paid phone or a post-paid mobile phone. A pre-paid phone can be a great option for students with limited funds. You pay for the phone handset upfront (you can buy a basic phone for under A$100), and then purchase credit that can be used for several months.

A post-paid phone handset is generally free, but you will be locked into a contract with your mobile service provider for up to two years.

Major telephone service providers in Australia are Telstra, Optus, Virgin Mobile, and Vodaphone.

7.2 MAKING CALLS

To make an international call: For international phone calls from Australia, dial the international access code (0011) + the country code + the area code (if required) + the phone number.

To make a domestic call: For domestic phone calls within Australia, dial the area code (if you are calling a different area, such as a different State) + the phone number.

The area codes for the States are as follows:

(02) New South Wales, Australian Capital Territory

(03) Victoria, Tasmania

(07) Queensland

(08) South Australia, Western Australia, Northern Territory

Go to www.whitepages.com.au and www.yellowpages.com.au for directories of residential, commercial and government phone numbers in Australia and for a list of country codes and area codes for international calls.

7.3 TIME ZONES IN AUSTRALIA

Western Standard Time - GMT+8 hours
- Western Australia

Central Standard Time - GMT+9:30 hours
- South Australia
- Northern Territory

Eastern Standard Time - GMT+10 hours
- Queensland
- New South Wales
- Australian Capital Territory
- Victoria
- Tasmania

7.4 COMPUTER AND INTERNET ACCESS

Australia has many Internet Service Providers with plans that vary greatly in cost and download limits. Shop around for the plan that's best for you. For a selection of providers and plans, go to www.broadbandguide.com.au

The delivery of Internet connections in Australia ranges from dial-up to cable, ADSL and satellite broadband, depending on where you are in the country. Talk to Internet providers for more information.

There are many Internet cafés in all the major cities where you can surf the net or use applications such as Skype to keep in contact with friends and family back home. You can take your laptop to many cafés and casual dining restaurants and accessing their WiFi connection to go online. Similarly, at most public libraries you can access the Internet by either using a public computer or by logging into their wireless network with your web-enabled device.

7.5 SOCIAL NETWORKING, FACEBOOK AND SKYPE

As elsewhere in the world, Facebook is one of the most popular social networking options in Australia. The cheapest way to make international calls is by using a Voice over Internet Protocol (VoIP) provider such as Skype. Such services are provided by most ISPs as well as a large number of specific VoIP providers, many of whom offer web-only access to these services. To find out more about the availability of VoIP in Australia, visit the Australian Communications and Media Authority website www.acma.gov.au

7.6 POSTAL SERVICES

Australia Post is reliable and efficient with next-day delivery within the same city. Australia Post delivers mail once a day from Monday through Friday. For more information, go to www.austpost.com.au

JOURNALIST

8.0 ACCESS TO THE MEDIA, CULTURE AND SOCIETY

8.1 Television
8.2 Newspapers
8.3 Libraries
8.4 Culture and society

8.1 TELEVISION

Australia has five free-to-air analogue channels, more than 15 free-to-air digital channels and dozens of pay-TV channels. Analogue TV in Australia will be phased out by the end of 2013. For more information about television in Australia, visit the Department of Broadband, Communications and the Digital Economy website www.dbcde.gov.au/television

8.2 NEWSPAPERS

The Australian – www.theaustralian.news.com.au – is the country's national newspaper. Each state has its own major newspaper, as well as several regional newspapers and tabloids. You can do a search for your local paper on www.newspapers.com.au

Here are the main newspapers in each state:

New South Wales
The Sydney Morning Herald
www.smh.com.au

Victoria
The Melbourne Age
www.theage.com.au

Queensland
The Brisbane Courier Mail
www.news.com.au/couriermail

Western Australia
The West Australian
www.thewest.com.au

South Australia
The Adelaide Advertiser
www.news.com.au/adelaidenow

Tasmania
The Hobart Mercury
www.news.com.au/mercury

Australian Capital Territory
The Canberra Times
www.canberratimes.com.au

Northern Territory
The Northern Territory News
www.ntnews.com.au

There are also many locally produced foreign-language newspapers available in Australia, and you can find newspapers from a wide variety of international locales (mostly in Asia) in some districts.

8.3 LIBRARIES

Aside from your educational institution's libraries, you will also find public libraries in each city and town. Most libraries are open six or seven days a week. They stock books, CDs, DVDs, newspapers, magazines, journals and e-books, and in many cases, provide free internet services. If your library does not have what you are looking for, you can usually ask them to order it for you from another library.

There is no charge for borrowing items, but you will need to join the library and obtain a membership card. Late return of items will usually incur a small fee.

8.4 CULTURE AND SOCIETY

In Australia, you may notice some differences in etiquette, lifestyles and values to what you are used to back home. Australians are informal, which can take some adjustment, especially if you are more accustomed to a culture where ritual is important and where levels of status and authority are clearly distinguished and carefully respected. These are not obvious characteristics of Australian culture and you will be expected to be able to accept a wide range of people on an equal basis in informal situations.

Adjustment to a new culture and way of life takes time. Allow yourself time to observe those around you and patterns of both verbal and non-verbal communication. Don't be afraid to ask questions if there are things you don't understand. This will reduce the chance of confusion or misunderstandings.

Here are some tips on Australian culture:

- **Addressing people** – Australians usually have a first or given name and a family name or surname. People of your own age or younger are usually addressed by their first names. When speaking to people older than you, call them Mr, Mrs or Ms followed by their surname until you know them well, or they ask you to address them by their first name.
- **Greetings** – good morning, good afternoon and good evening are formal greetings. Informal greetings are hello or hi.
- **Please and thank you** – say please when requesting something and thank you when anything is provided to you.
- **Personal space** – Australia is a big country with a small population, so we're used to having plenty of personal space. It's unusual to be in a situation where you must stand shoulder-to-shoulder with others. Try to leave at least an arm's length of space.
- **Dress** – Australians tend to dress casually. If more formal dress is required, you will usually be told. You should feel free to dress in the way you feel is culturally appropriate for you.
- **Queuing** – people queue when they are waiting in turn for something (such as a taxi, bus, at a ticket counter, or for a cashier). Never push ahead of others or 'jump the queue' – it won't be tolerated.
- **Punctuality** – if you can't keep an appointment or invitation, or are running late, always call to explain before the event.
- **Smoking** – smoking is banned in government buildings, on public transport including domestic and many international flights, theatres, shopping centres and many indoor and outdoor public meeting places. Many restaurants may not allow smoking by law. Always ask for permission to smoke.
- **Equality** – all individuals have equal social, legal and political rights in Australia and should be treated equally.
- **Spitting** – spitting in public is illegal and can cause offence.
- **Littering** – Australia is environmentally conscious and littering is illegal. If you litter, you may be fined.

DOCTOR

9.0 GETTING AROUND

9.1 Public transport
9.2 Travelling interstate
9.3 Your own transport
9.4 Taxis

9.1 PUBLIC TRANSPORT

There are many transport options in Australia that will get you around town or across the country. Australia's public transport system is comparably safe and affordable – and, in some cases, it's even free. Depending on where you live it can include trains, buses, trams and ferries.

Sydney: For information on buses, ferries and trains, go to www.131500.com.au

Melbourne: For bus, train and tram timetables, maps and fares, go to www.metlinkmelbourne.com.au

Brisbane: Information on Brisbane's bus, train and ferry routes and connections, go to translink.com.au

Perth: Transperth operates the city's public buses, trains and ferries. www.transperth.wa.gov.au

Adelaide: The Adelaide Metro Information Centre has timetables and sells tickets for the integrated metropolitan buses, trains and the Glenelg tram. www.adelaidemetro.com.au

Hobart: For information, go to www.metrotas.com.au

Canberra: For information, go to www.action.act.gov.au

Darwin: For information, go to www.nt.gov.au/transport/public

Many public transport services in Australia are 'pre-paid' – so you need a ticket before you board the bus, train, tram or ferry. You can buy tickets at train stations and ferry wharves, as well as newsagencies and many convenience outlets.

9.2 TRAVELLING INTERSTATE

Australia is a big country. International visitors often think that they can get on a bus to get from Sydney to Melbourne. While that's true, the trip will take about 13 hours. Most people prefer to fly.

On domestic routes, Australia has two major airlines, several low cost airlines, and a number of regional carriers. You can book tickets through a travel agent, over the phone or over the Internet.

The two major airlines, Qantas – www.qantas.com.au – and Virgin Australia– www.virginaustralia.com – link all the capital cities and many regional centres.

Jetstar – www.jetstar.com.au – is the low-cost airline affiliated with Qantas. Another low-cost airline, Tiger Airways – www.tigerairways.com.au – flies to most Australian capitals and some regional cities, while REX – www.rex.com.au – carries passengers mostly to regional areas in New South Wales, Victoria and South Australia.

Train and bus services are good options for intercity or regional travel. For a comprehensive list of train services, fares and timetables, go to www.railaustralia.com.au and for bus operations, go to www.buslines.com.au

9.3 YOUR OWN TRANSPORT

If you are staying in Australia for any length of time you may decide to purchase your own transport. A reasonable second-hand bicycle can be bought for about A$200 and a good second-hand car can be purchased for less than A$10,000.

If you buy a car, you are responsible for registration, repairs, fuel, insurance and service costs. All motor vehicles must be registered before being driven on the road. You must register it in your name and provide the state or territory car registration board with your driver's licence details and your residential address in Australia. Registration information is available at www.australia.gov.au – follow the link to registration and licences from the "transport" menu.

Note: It is compulsory to buy third party insurance which will cover the damage to other cars or property if you have an accident.

If you plan to be in Australia for a period of no more than three months, you can drive with an international driver's licence or a valid overseas driver's licence. You must carry a translation if the document is not in English. If you plan to stay longer than three months, you will need to obtain an Australian driver's licence by taking a test on highway codes and regulations. Contact the Roads and Traffic Authority in your state or territory for more information on Australian driver's licences and road rules.

Important things to keep in mind while driving:

- Australians drive on the left side of the road.
- Wearing seat belts is mandatory in Australia. This applies to the back seat, too. If a seat belt is fitted you must wear it.
- The driving age in Australia is 18, though in some states you can drive unaccompanied at 17. Check with the Roads and Traffic Authority in your state to learn more.
- All states have strict blood alcohol limit laws of 0.05 per cent and there are serious penalties including gaol time. If you drink, don't drive!
- The maximum speed limit in residential areas is 50 kilometres per hour and 110 kilometres per hour on highways, unless signs indicate otherwise. Police use radar speed cameras and fines are steep.
- You must have a licence to ride a motorcycle and you must be over 18. Helmets are mandatory.
- The use of mobile (cell) phones while driving is against the law in Australia, unless you use hands-free technology. Fines are considerable.

9.4 TAXIS

Metered taxis operate in all major cities and towns. You can call a taxi and book your journey by phone, over the Internet or by waiting at taxi ranks that are located at transport terminals, main hotels and shopping centres. You can often hail a taxi on the street. A taxi is vacant if the light on the roof sign is on. There is a minimum charge on hiring and then a charge per kilometre travelled.

ARCHITECT

10.0 HEALTH MATTERS

10.1 Overseas Student Health Cover

10.2 Going to the doctor

10.3 Going to the dentist

10.4 Further information about prescription medications

10.1 OVERSEAS STUDENT HEALTH COVER

Australia has a special system of health cover for international students called Overseas Student Health Cover (OSHC). You will need to buy OSHC before you come to Australia to cover you from when you arrive.

The Department of Immigration and Citizenship requires you to maintain OSHC for the duration of your time on a student visa in Australia.

You might find that your institution has an agreement with a specific OSHC provider. You can choose to take out OSHC with this provider, or with the Australian OSHC provider of your choice. The websites listed below provide detailed information on what they cover:

- Australian Health Management www.ahm.com.au
- BUPA Australia www.overseasstudenthealth.com
- Medibank Private www.medibank.com.au
- OSHC Worldcare www.oshcworldcare.com.au
- Westfund www.westfund.com.au

Your OSHC will help you pay for any medical or hospital care you may need while you're studying in Australia, and it will contribute towards the cost of most prescription medicines, and an ambulance in an emergency.

OSHC does not cover dental, optical or physiotherapy. If you want to be covered for these treatments you will need to buy additional private health insurance, such as:

- extra OSHC provided by some OSHC providers
- international travel insurance, or
- general treatment cover with any Australian private health insurer.

You can find a list of these providers and search for the one that suits you best at www.privatehealth.gov.au or www.iselect.com.au

10.2 GOING TO THE DOCTOR

Australian doctors are highly skilled and well educated, and you'll receive excellent care in a clean and sanitary environment.

Unless you are in a life-threatening situation, you should always first consult a medical practitioner at either a medical centre or private surgery. Hospital emergency rooms are solely for life-threatening and emergency situations.

You can visit most medical centres without an appointment, however private medical general practitioners (GPs) usually require an appointment. A search for Medical Practitioners or Medical Centres in the Yellow Pages – www.yellowpages.com.au – will help you locate those in your local area.

The cost of visiting a doctor will usually be partly covered by OSHC. However, you may have to pay the fee at the time of your doctor's appointment and later seek reimbursement from your OHSC provider.

The following table shows the differences between services at a private surgery and at a medical centre:

10.3 GOING TO THE DENTIST

Dentists are listed in the Yellow Pages. OSHC may cover part of the costs of dentists' fees. It is important to read the OSHC policy and know what kinds of dental procedures are covered.

10.4 FURTHER INFORMATION ABOUT PRESCRIPTION MEDICATIONS

The Australian Government has put strict rules and regulations in place on medical treatment in order to protect health and make it difficult for people to abuse prescription medication.

In Australia, doctors write prescriptions, chemists dispense prescription medicines, and the patient has to sign for the medication when it is bought from the chemist.

Private surgery	Medical centre
You must book an appointment in advance. You will rarely get to see a doctor on the same day you call. In some areas of the country you may have to wait up to two weeks. No appointment is necessary. You can walk into a medical centre at any time, put your name on the list and you will be called when a doctor is ready for you. This may be a few hours.	No appointment is necessary. You can walk into a medical centre at any time, put your name on the list and you will be called when a doctor is ready for you. This may be a few hours.
You must pay to see the GP, about A$50–$100 for a 20-minute consultation.	Some medical centres offer "Bulk Billing", which means that you will only need to pay the difference between the fee and the OSHC refund.
You will be able to see the same doctor each time you visit, so the GP will become familiar with your medical history.	You will probably see a different GP each time you visit, meaning that you may have to explain your medical history each time you visit.
Usually only open weekdays during normal working hours.	Open extended hours and often every day.

SCIENTIST

11.0 WORKING IN AUSTRALIA

11.1 Permission to work

11.2 Types of work for international students

11.3 Finding work

11.4 Taxes

11.5 Taxation returns

11.6 Superannuation

11.7 Your rights and responsibilities in the workplace

11.8 Pay

11.1 PERMISSION TO WORK

If you have a student visa, you will be eligible to work while in Australia. Please remember your right to work is tied to several conditions. Some of these include:

- Not starting to work until you have commenced your course of study.
- Working a maximum of 20 hours per week during the term and unlimited hours when your course is not in session.
- You may only work if the Australian Government Department of Immigration and Citizenship (DIAC) considers your course to be 'in session' – that means, for the duration of the advertised semesters (including periods when exams are being held).
- Your Confirmation of Enrolment is still in effect if you have completed your studies.
- If you are undertaking another course during a break from your main course, the points will be credited to your main course.

For a full list of mandatory and discretionary student visa conditions, go to www.immi.gov.au/students/index.htm

11.2 TYPES OF WORK

International students often find work in retail, hospitality and administration. The wage you receive will depend on the kind of work you do and your age. You may be paid more for working on Sundays or public holidays. Tutoring younger students in the field you are studying or in your native language is also a good way to earn money. Student tutors can earn about A$40 an hour.

11.3 FINDING WORK

There are many different ways to find a job in Australia:

Online: The majority of jobs vacant in Australia are advertised online. Try www.seek.com.au, www.mycareer.com.au, www.careerone.com.au or www.studyandwork.com.au The International Office of your institution may have more suggestions.

Newspapers:
Visit www.newspapers.com.au to see a listing of the major Australian newspapers. You can select your state or territory to browse a database of Australian regional newspapers. Local newspapers have a 'help wanted' or jobs section.

University job boards: Most Australian universities have a careers service office with a job board listing local employment opportunities.

The Australian Government also has a listing of job boards in Australia at www.jobsearch.gov.au/KeyLinks/Pages/JobBoards.aspx

11.4 TAXES

Anyone who works in Australia has to pay taxes and the amount of tax you pay depends on how much you earn. The Australian tax system is administered through the Australian Taxation Office (ATO).

You are obliged to obtain a Tax File Number (TFN) to be able to work in Australia. A TFN is your unique reference number to the Australian tax system. When you start work, your employer will ask you to complete a TFN declaration form. If you do not provide a TFN, your employment will be taxed at the highest personal income tax rate, which means less money in your wages each week. For more information, go to www.ato.gov.au

11.5 TAXATION RETURNS

If you pay too much in taxes you are entitled to a refund. To get a refund you'll need to lodge a tax return. You can lodge online using e-tax (free); by mailing a paper tax return; or by paying a registered tax agent to complete and lodge the return for you. If you lodge by e-tax, your refund will normally be issued within 14 days. Tax returns are lodged at the end of the Australian tax year, which runs from 1 July to 30 June. Lodge online using e-tax at www.ato.gov.au

11.6 SUPERANNUATION

Superannuation is the pension/retirement scheme in Australia. If your monthly wage is more than A$450, your employer must contribute an additional sum equal to nine per cent of your wage into a superannuation account for you. In most cases, you can access your contributions when you leave Australia permanently, although the contributions will be taxed. To check your eligibility to claim superannuation, and to apply for your payment, visit www.ato.gov.au

You will need to provide the details of your superannuation fund.

11.7 YOUR RIGHTS AND RESPONSIBILITIES IN THE WORKPLACE

Before you step into the workplace, make sure you're aware of your legal rights as an employee and your responsibilities to your employer. Don't assume that because you're an international student that you don't have rights – you do.

You can find more information from the Fair Work Ombudsman at www.fairwork.gov.au or on the telephone information line 13 13 94.

11.8 PAY

You are entitled to receive at least the basic rate of pay that applies to your age and job classification. Many employers will pay you at a rate above the basic rate. You should also note the following:

- Your employer must pay you the correct rate of pay for all the hours you attend work.
- They must pay you on a regular basis – casual and part-time workers are often paid either weekly or every two weeks for work they have already undertaken. That is, you are paid in arrears, not in advance.
- Your pay slip must include your employer's information (including their Australian Business Number, or ABN), the number of hours you are being paid for, the amount you have paid in income tax, your superannuation payment and, of course, how much you have been paid.
- You should not have money taken out of your pay to cover things such as a customer leaving without paying.
- You should be paid for 'trial work'.
- If you work on a public holiday, you may be entitled to be paid more for that day. You might also get a higher rate of pay if you work on the weekends.

If you need help with an employment query or dispute, you can contact the Fair Work Ombudsman at www.fairwork.gov.au or on 13 13 94.

LAWYER

12.0 SAFETY MATTERS AND THE LAW

12.1 Obeying the law
12.2 Personal safety

12.1 OBEYING THE LAW

It's important to remember that when you're living in Australia you need to be aware of, and follow local laws and rules.

Being granted a student visa includes signing a document called the Australian Values Statement; the student agrees to respect the values and to obey the laws of Australia during their stay. Failure to comply with Australian laws (including state and territory laws) can result in a fine or the cancellation of the visa and possible deportation. And conviction of a serious crime it can result in imprisonment. There is a comprehensive outline of Australian law and the legal system at www.nla.gov.au/oz/law.html

12.2 PERSONAL SAFETY

Australia is a safe and secure study destination with a very low crime rate. However, as with anywhere in the world, it is important to always be alert and aware of your surroundings and to avoid dangerous areas and activities, particularly at night.

The activities surrounding a public place can vary through the course of the day. It may be busy at certain times and isolated at others. It may be different during the day than it is at night. These differences can have a very different impact on the way you feel when you are in them. Being in a place when it is busy is very different from when the place is isolated. There is often no reason to be afraid, but – be alert, be aware, and be careful.

Public transport in Australia is comparatively safe. However you should still exercise the same caution as you would at home.

- Keep your belongings close to you and know where they are at all times.
- Keep valuables, like your wallet, in a safe place.
- If you're travelling at night, travel with friends if possible and sit close to the driver.
- Where possible, stay in well-lit, busy areas when walking between train or bus stations and your home.
- Always be aware of your surroundings, including where your fellow passengers are sitting.

- If someone is making you uncomfortable or goes so far as to threaten you, tell the driver, use the emergency button or lever to stop the vehicle or call for help.
- Always be alert at train stations, tram and bus stops.
- Never hang around train stations or bus stations at night. If you must use public transport at night, check the timetable and try to arrive right before the train or bus to minimise the amount of time you spend waiting.
- Train carriages nearest the drivers are left open and lit.

In most cases, taxis are a safe way of getting home at night. However, as with all forms of public transport, passengers need to be alert.

Australia's emergency phone number is 000 (zero zero zero), which is a free call from every phone in Australia, including mobile phones. (Please note that many newer digital phones require the user to dial 112, the international standard emergency number. Consult your mobile phone carrier if you are not sure how to access the 000 emergency phone number.)

You should call 000 if you are in a life-threatening situation and need the help of the police, fire brigade or ambulance service. This includes if you are witnessing a crime in progress. However, do not call 000 if it is not an emergency, for example if you have a cold and need to see a doctor, if you are lost and need directions, or if you are locked out of your house.

When you call 000, if you cannot speak English well, you must first tell the operator what kind of help you need (police, fire or ambulance) and then say your language. You will be connected to the Translating and Interpreting Service (TIS National) directly, so do not hang up. The TIS National interpreter will then help the police, fire or ambulance service to obtain your address and other details.

While you are waiting for help to arrive, try to stay calm and don't do anything that will put yourself or others in danger. Generally, help will arrive very quickly and it is best to leave these situations to the people who are trained to deal with them.

SOFTWARE
ENGINEER

13.0 RETURNING HOME

13.1 Career planning

13.2 Alumni associations

The time you spend studying in Australia will change you, and you should expect that your friends and family will have changed in your absence as well.

Many Australian education institutions run "Returning Home" seminars that cover topics such as resettling, how to get your exam results, making travel arrangements, preparing for your future career, and joining alumni associations.

Whether you return home, remain in Australia or take up an opportunity in a third country, you have the chance to apply the skills, knowledge and experience you have gained while studying in Australia to the next chapter in your life.

13.1 CAREER PLANNING

Your Australian qualifications will have you prepared for wherever life takes you – and whatever challenges it brings with it.

As your studies draw to a close, you will want to start preparing yourself for the transition to work by researching the job market in your home country, or looking at the opportunities that your new qualifications could lead to in other countries.

If you are studying at an Australian university, the International Office will be able to provide you referrals and assistance with career planning, both here in Australia and overseas.

Most International Offices organise presentations by the Department of Immigration and Citizenship (DIAC), where you can find out information about immigration, permanent residency and Australian citizenship. Similarly, many institutions organise international student "employer fairs" that include presentations from both Australian and international organisations who are interested in recruiting international students. These events will help provide you with a broader perspective of the many career opportunities available to you, as well as inform you about important considerations such as visa eligibility.

The Career and Employment services at your institution will also provide you with access to resources to assist you with writing an effective resumé as well as in developing interview skills. They will also be able to advise you of volunteer and internship opportunities that may arise during your course, which will further assist you develop skills that improve your future career prospects.

If you are contemplating working in Australia once you graduate, it's worthwhile noting that extracurricular activities such as community and volunteer work or involvement in team sports are often highly regarded by Australian employers. These pursuits are considered as good examples of teamwork, initiative and leadership.

You should also make sure that you obtain written referrals from work that you have undertaken during your studies, as well as from academics.

Further information about career planning can be found by following the International Student Resources link at www.graduatecareers.com.au

13.2 ALUMNI ASSOCIATIONS

International students who study with an Australian institution are Australian alumni. You will find alumni associations established by your university and there may be Australian alumni networks in your own country.

Australian alumni networks can:

- Assist you in maintaining the personal, business, institutional and educational links and friendships you have made while studying in Australia.
- Help you with business and job opportunities back home and around the world.
- Provide a matrix of understanding and support within a community of graduates who have shared your experience of leaving home to study in Australia and returned home as alumni.

You can find a list of alumni associations at: www.studyinaustralia.gov.au/Sia/en/AfterYourStudies/Alumni.htm

DENTIST

14.0 USEFUL LINKS AND INFORMATION

14.1 On living and studying in Australia

14.2 Important numbers

14.3 Glossary

14.4 In an emergency

14.1 ON LIVING AND STUDYING IN AUSTRALIA

- The Australian Government www.australia.gov.au
- Study in Australia www.studyinaustralia.gov.au
- Education in Australia www.education.gov.au
- The Department of Foreign Affairs and Trade (for contact details of your country's embassy) www.dfat.gov.au
- The Department of Immigration and Citizenship (for immigration and visa information) www.immi.gov.au
- The Australian Customs Service (for information about what you can bring into Australia) www.customs.gov.au
- The Australian Quarantine and Inspection Service www.aqis.gov.au
- The Australian Taxation Office www.ato.gov.au
- Tourism Australia www.australia.com
- Wages and working conditions www.fairwork.gov.au

14.2 IMPORTANT NUMBERS

Emergency services: 000 (police, fire, ambulance)

Visa issues: 131 881

Dialling out of Australia: 0011 (country code) + (city/region code) + (phone number)

Australia's country code: 61

14.3 GLOSSARY

AQIS	Australian Quarantine and Inspection Service
ATO	Australian Taxation Office
DEEWR	Department of Education, Employment and Workplace Relations
DIAC	Department of Immigration and Citizenship
ISA	International Student Adviser
OSHC	Overseas Student Health Cover

14.4 IN AN EMERGENCY

Australia's emergency phone number is 000. This is a free call from every phone in Australia, including mobile phones.

- **Call** 000 if you are in a life-threatening situation and need the help of the police, fire brigade or ambulance service. This includes if you are witnessing a crime in progress. If you are deaf or have a speech or hearing impairment, you can call 106 using a textphone (TTY) or a computer with modem access, to request police, fire or ambulance assistance.
- **Do not** use these numbers if it is not an emergency.

www.studyinaustralia.gov.au

Australian Government
Australian Trade Commission

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