

MSM UNIFY: STUDY IN
A U S T R A L I A

A N A G E N T ' S G U I D E I N A U S T R A L I A

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**MAKING EDUCATION
ACCESSIBLE TO ALL**

INTRODUCTION

Australia has become one of the top destinations for international students. It's the third most popular study destination next to the UK and the United States, and is expected to take over the UK as the place to be for international students.

As of November 2020, there were 684,600 international students enrolled in 878,269 courses in Australia. Most of these international students are enrolled in higher education, vocational education and training, and English language intensive courses. Nearly 65% of Australia's international students are from China, India, Nepal, Vietnam, Brazil, Malaysia, and Colombia.



Fig. 1. Total International Student Count in Australia as of November 2020: 684,600
Source: Australian Trade and Investment Commission

INTRODUCTION

The Land Down Under has a high-quality education system with high participation rates and secondary school completion rates that are among the highest in the world. Six Australian universities are featured in the top 100 of the Times Higher Education World University Rankings 2021.

Universities in Australia are known for their academic reputation and top-notch education system, which ranked 9th in the *U21 Ranking of National Higher Education Systems* for 2020. The country also boasts strong international linkages and maintains strong education ties with its Asia Pacific neighbors. From research to training and joint ventures, Australian institutions have a lot to offer.

Aside from the valuable education that one is ensured to attain, the reasons as to why Australia is a top choice for international students include cultural diversity, safety, quality of life, and career opportunities after completion of studies. In addition, the presence of diverse groups of international students has given all Australian students a richer learning experience.

International students visit and study in Australia for the excellent educational system, the high quality of teaching, scholarships, the country's qualifications network, and the friendly environment of a technologically advanced, secure, and diverse society. In fact, Australia's *2018 International Student Survey* shows that international students in tertiary courses have an 89% overall satisfaction with their student experience in the country.

In this guide book, we will show you why and how Australia is a top choice for an international student's higher education path.



OVERVIEW

Australia is the smallest continent yet one of the largest countries in the world. Australia comprises six states, three internal territories, and seven external territories. The country is sometimes called the "Land Down Under" because it is basically located below the equator. It is located in the southern hemisphere, in between the Pacific and Indian oceans.

Australia is the world's sixth largest country after Russia, Canada, China, the United States, and Brazil. Having a total area of 7,692,024 km², it amounts for 5 percent of the world's land area. Canberra is its capital and can be found in the southeast between Sydney and Melbourne, two of the larger and more important economic and cultural centres in Australia.

According to official statistics, Australia's *population* was 25,687,041 as of June 30, 2020. Net overseas migration contributed 57.3 percent to the country's annual population growth.



Fig. 2 - Map of Australia

OVERVIEW

In terms of government, the country practices a federal system of government with a national government (the Commonwealth). There are also six individual state governments (New South Wales, Queensland, Tasmania, South Australia, Western Australia, and Victoria). Two internal territories – the Australian Capital Territory and the Northern Territory – are also self-governing. This means that the states and two internal territories have their own executive government, legislative branch, and judicial system.

THE SIX STATES AND THEIR CAPITALS ARE AS FOLLOWS:

- **New South Wales** – *Sydney*
- **Queensland** – *Brisbane*
- **South Australia** – *Adelaide*
- **Tasmania** – *Hobart*
- **Victoria** – *Melbourne*
- **Western Australia** – *Perth*

THE THREE INTERNAL TERRITORIES AND THEIR CAPITALS ARE:

- **Australian Capital Territory**
Canberra
- **Northern Territory**
Darwin
- **Jervis Bay Territory**
Jervis Bay Village

THE AUSTRALIAN GOVERNMENT ALSO ADMINISTERS THE FOLLOWING EXTERNAL TERRITORIES:

- **Ashmore and Cartier Islands**
- **Coral Sea Islands**
- **Australian Antarctic Territory**
- **Christmas Island**
- **Cocos (Keeling) Islands**
- **Norfolk Island**
- **Heard Island and McDonald Islands**



Climate and Weather

The climate in Australia varies greatly all over the country. There are four seasons across most parts of Australia and the tropical north region only has a wet and dry season. As Australia is located in the southern hemisphere, its climate is opposite from that of the United States and the United Kingdom. December to February is summer; March to May is autumn; June to August is winter; and September to November is spring.

Australia is often termed as a land of diversity: it has lush tropical rainforests, vast deserts, breathtaking beaches, expansive grazing lands, and rich marine life. It is also a land of extremes, with temperatures varying from peak 40°C in the central desert regions to below freezing point in the southeast higher regions. At times, both extremes can be experienced on the same day.

From its northernmost point on Cape York to the southern tip of Tasmania, Australia experiences almost every climatic condition encountered elsewhere in the world, alongside some unique conditions. Australia is known for its long, hot, and often dry summers while its rainfall is highly variable with low average annual rainfall in over most of the continent and intense seasonal falls in the tropics.

Culture and Languages

Australia's population consists of more than 270 ethnic groups. Some nine-tenths of its population is of European ancestry, more than one-fifth is non-native or foreign-born, and there is a portion of small yet significant and increasing Aboriginal population. A large portion of those born overseas were from Europe and among those from non-European groups are mainly New Zealanders and Chinese.

The massive influx of migrants – particularly those from China, Vietnam, Hong Kong, and the Philippines – in the last decades of the 20th century marked a major cultural shift in Australia. This resulted in Australia being a melting pot of different cultures.

The 'Land Down Under' has no official language but the majority of its population speaks English as their first language. Many languages from immigrant groups are also spoken in Australia such as Mandarin, Italian, German, Greek, Arabic, and Cantonese. There are also Australian Aboriginal languages.



Travel Destinations

Aside from top academic institutions, Australia also boasts its travel destinations to international students. From the world-renowned Sydney Opera House to the natural wonder Great Barrier Reef, students can roam and take their pick from choices as diverse as the country itself.

Along the coast, visitors can explore vibrant multicultural cities, sand islands, rainforests, and natural wonders like the Great Barrier Reef and the Uluru, or Ayers Rock. In the Outback, there are national parks and red-earthed deserts that are full of adventure.

Fraser Island, the largest sand island in the world, is one of the country's top outdoor adventure spots. Another island that shows off its natural beauty is Kangaroo Island, which is home to animals such as kangaroos, sea lions, and penguins.

In the metro, aside from the Opera House, the Sydney Harbour Bridge is a destination to go to and is considered as one of the country's most famous tourist attractions.

Also a popular spot for visitors is Melbourne, which is Australia's second largest city. Melbourne is a green city filled with parks and gardens, and has a distinct European feel, from theatres and restaurants to cafes and boutiques. Students can visit Federation Square and the Royal Botanic Gardens, the Melbourne Cricket Ground, and the National Gallery of Victoria.

Study Destinations

Melbourne is an international place to live, with more than 40% of its population coming from overseas. The city is one of the most livable cities in the world, ranking highly in the 2019 Mercer Quality of Living report.

Melbourne is also considered one of the world's favorite study destinations for its good transport links, affordable student accommodation and dining, and exciting culture and events.

The top 5 universities in Melbourne based on the 2021 QS World University Rankings are the following:

- University of Melbourne
- Monash University
- RMIT University (*Royal Melbourne Institute of Technology*)
- Swinburne University of Technology
- La Trobe University

Another great Australian city for students is Sydney, the country's largest city and the economic and financial hub. Sydney is known for its wide selection of educational institutions with strong international linkages mixed with a welcoming experience for students.

The city is home to some of the most respected universities in Australia such as the University of Sydney and the The University of New South Wales (UNSW) Sydney.

Other cities recognized for their high-level education and friendly environment for international students are Canberra, Brisbane, Adelaide, Perth, and Gold Coast. Each city has its own universities and rankings, and surely offers a lot of choices for international students.



AUSTRALIA AS A STUDY DESTINATION



Academic Excellence

Australia's education system is held in high regard worldwide. The country is known for its effective and innovative education policies and high quality of teaching and research. Educators in Australia are experts in their own fields, and help equip students with strong academic skills and networks.

Six Australian universities are included in the top 100 Times Higher Education World University Rankings 2021. The University of Melbourne emerged as Australia's top university. The universities included in the list are: the University of Melbourne, University of Sydney, Australian National University, The University of Queensland, Monash University, and UNSW Sydney.

The country also ranked 9th overall in the Universitas 2020 U21 Ranking of National Higher Education Systems, which ranks national higher education systems all over the world in terms of resources, environment, connectivity, and output.

Australia proves to be a highly educated nation. According to the Organisation for Economic Co-operation and Development (OECD), 52% of 25–34 year-olds had a tertiary degree in Australia in 2019. This is higher than the 45% average across countries in the OECD. The proportion of international graduates among first-time bachelor's and doctorate graduates is also relatively high.

Quality of Life

The quality of life in Australia is excellent for aspiring international students. Australia ranked 8th in the 2020 *Human Development Index (HDI) Ranking* by the United Nations, with an HDI value of 0.944 out of a maximum score of 1, and 83.4 years for the expected life expectancy at birth.

The HDI value was based on three factors that the UN believes are three basic dimensions of human development: life expectancy at birth, mean and expected years of schooling, and standard of living, which is measured by gross national income per capita. Through this data, Australians can expect to live about 83.4 years, have a mean 12.7 years of schooling, and a gross national income of AUD48,085.

The country tops in civic engagement and above average in terms of income and wealth, education and skills, health status, housing, environmental quality, jobs and earnings, subjective well-being, social connections, and personal security. This relies on the data gathered by the *OECD Better Life Index*.



Safety and Security

It is safe to live and study in Australia, which ranks among the safest countries in the world. It ranks 13th in the 2020 Global Peace Index of the Institute for Economics & Peace. In addition, according to *OECD Better Life Index*, about 63% of people in Australia say that they feel safe walking alone at night.

Although crime rates are low and strict gun control laws ensure a safe environment for people living in Australia, it is still important to look after oneself and be aware of the risks that may exist.

Cultural Diversity

Australia is known to have a multicultural society and is considered one of the most culturally diverse countries in the world. This is what makes Australia a friendly environment for international students, which can help them easily cope with their new surroundings.

This diverse background is manifested in the country's culture, food, lifestyle, practices, and interactions toward others. The people in Australia are warm, friendly, and forward-thinking. They usually look after the welfare of international students and help them in adjusting to the country's way of living.

Working While Studying

It is possible to work while studying in Australia. Getting a job is a great option for international students who want to earn money to support their studies and life in Australia. There are a lot of opportunities and job choices to choose from, such as in retail stores, hospitality services, farming, tutoring, clerical work, and caregiving.

A student can work for up to 40 hours every two weeks while studying, and unlimited hours during holidays. A working student will get the same protection at work, same as any worker in Australia. The minimum rate of pay is guaranteed no matter what job a student does. Alongside these, the government and private organisations are always willing to help and provide support to student workers.



AUSTRALIAN EDUCATION SYSTEM



Australian education is a dynamic and growing service market, according to Australia's Department of Foreign Affairs and Trade. Australia ranked as the third largest education provider to international students just behind the United States and the United Kingdom.

The Australian education system is different from any other system in the world as it is highly privatised in both the school and higher education sectors. The education system has four sub-sectors.

The Australian education system is designed as:

- Primary school: seven or eight years, starting at Foundation (also called kindergarten / preparatory / preschool) through Year 6 or 7
- Secondary school: four years from Years 7 or 8 to 10
- Senior secondary school: two years from Years 11 to 12
- Tertiary education: includes both higher education and vocational education and training (VET)

Higher Education Levels

There are three levels of higher education in Australia leading to degrees: bachelor's, master's, and doctoral. It is quite common for students to enrol in a double or combined bachelor's degree program that results in them gaining two bachelor's degrees. This is common for students in the disciplines of arts, commerce, law, and science.

Higher education demands intensive study for years for students to attain high-level academic qualifications. Australia offers a wide variety of programs from 43 universities with at least one university main campus based in each state or territory, of which two are international universities and one is a private specialty university. Below is a list of the universities per state and territory:

LIST OF THE UNIVERSITIES PER STATE AND TERRITORY

Australian Capital Territory

Australian National University
University of Canberra

Northern Territory

Charles Darwin University

New South Wales

Australian Catholic University
Charles Sturt University
Macquarie University
Southern Cross University
University of New England
University of New South Wales
University of Newcastle
University of Sydney
University of Technology, Sydney
Western Sydney University
University of Wollongong

Queensland

Bond University
CQ University
Federation University of Australia
Griffith University
James Cook University
Queensland University of Technology
University of Queensland
University of Southern Queensland
University of the Sunshine Coast

Tasmania

University of Tasmania

South Australia

Carnegie Mellon University
Flinders University
Torrens University Australia
University of Adelaide
University of South Australia

Victoria

Deakin University
Federation University of Australia
La Trobe University
Monash University
RMIT University
Swinburne University of Technology
University of Divinity
University of Melbourne
Victoria University

Western Australia

Curtin University
Edith Cowan University
Murdoch University
University of Notre Dame Australia
University of Western Australia

Types of Credentials

Australian education offers different credentials such as degrees, certificates, and diplomas varying on honours, research, and coursework taken. Below are the credentials along with the duration, prerequisites,

ASSOCIATE DEGREE

Duration: Two years

Prerequisites: Year 12 or equivalent, Certificate III or Certificate IV

The Associate Degree is a short-term degree program ideal for students who are already working and do not have the time to complete a full bachelor's degree. The degree mainly focuses on the basics or foundations of the field and will help in developing basic work-related skills. It can be a pathway to a bachelor's degree or an advanced diploma in specialist industry training.

BACHELOR'S DEGREE

Duration: Three to five years (depends on the program)

Prerequisites: Year 12 or equivalent, Certificate III or Certificate IV

The bachelor's degree is the basic and fundamental qualification for entry to a field or course. The degree enables a student to study a systematized body of knowledge, backed up with underlying principles and problem-solving techniques needed for future work in the related field. It will develop knowledge and skills and help in pursuing postgraduate studies.

BACHELOR'S DEGREE (HONOURS)

Duration: Four years

Prerequisite: Bachelor's Degree

An institution might grant entry of an additional year of study to deserving Bachelor's Degree students for them to graduate with honours.

GRADUATE CERTIFICATE

Duration: 6 months

Prerequisite: Bachelor's Degree

A Graduate certificate will expand on-hand skills on a chosen field or help students discover new knowledge in a different spectrum of the field.

GRADUATE DIPLOMA

Duration: One year

Prerequisite: Bachelor's Degree

A Graduate Diploma will encourage a student to apply a body of knowledge in a lot of professional activities or highly skilled work and as a pathway for additional learning.

MASTER'S DEGREE (COURSEWORK)

Duration: One to two years

Prerequisite: Bachelor's Degree (Honours) or Bachelor's Degree

The Master's Degree (coursework) enables a student to develop expertise in the field of specialisation. It can be taken after attaining a Bachelor's Degree with honours, or a Bachelor's Degree after two years.

MASTER'S DEGREE (RESEARCH)

Duration: Typically 2 years

Prerequisites: Bachelor's Degree (Honours) or Bachelor's Degree

This Master's degree is a course of independent research built to broaden and strengthen knowledge as an expert in the field of study.

DOCTORAL DEGREE

Duration: Typically 3 to 4 years

Prerequisites: Master's Degree

The Doctoral degree is the highest credential a student can attain in Australia. The degree is a research program but can also have some coursework. The three components of the doctoral degree are:

- A review of literature, experimentation, or other methodical approach to a body of knowledge.
- An original research project that makes a contribution to understanding and knowledge in a chosen field.
- A substantial, well-ordered thesis that shows a relationship between the research and the field of study.

Foundation Studies (EDUCATION PATHWAY PROGRAMS)

If a student does not meet the set academic requirements, there are still ways to pursue continued learning. A student can still enrol in secondary school or Foundation Studies depending on the previous study record and the final qualification of the institution.

Foundation Studies consist of intensive courses that will help in preparing for the undergraduate course to be enrolled in. The studies offer both compulsory and elective subjects. These Foundation Studies are offered in many institution and vocational education and training institutions (VETs).

Undergraduate Admission Pathway Programs

The Australian Tertiary Admission Rank (ATAR) is usually the basis of admission to an undergraduate degree. This is calculated by the State or Territory Admission Centre (TAC), and considers the student's Senior Secondary Certificate of Education (Year 12 Award) or International Baccalaureate. offered in many institution and vocational education and training institutions (VETs).

Note: *The ATAR is used in all states and territories excluding Queensland.*

Some of the other undergraduate admission pathways are:

- a VET qualification, e.g. a *Certificate III or IV*
- additional requirements such as an interview, prerequisite courses, work portfolio, and/or a demonstrated interest or aptitude for the chosen study program
- mature age entry for students over 25 years mainly based on the student's related work experience, entrance examination, or a demonstrated aptitude for the study

ADMISSIONS



To be able to obtain a visa to study in Australia, international students need to meet academic and language requirements.

Academic Requirements

Academic requirements needed to qualify for a chosen Australian university mainly depend on the level of course of study. It is up to the university to assign their entry requirements. Students should check the course information of a university on the university's website and contact them if any question or assistance is needed.

BELOW ARE SOME GENERAL GUIDANCE ON ENTRY REQUIREMENTS FOR DIFFERENT LEVELS OF STUDY

- English language courses: Entry requirements for English language courses vary in different institutions. The level of English proficiency required for the course is the primary consideration.
- Schools: Entry requirements vary depending on the state or territory a school is located. Academic performance is a great help and is taken into consideration during application.
- Vocational education and training (VET): VET institutions hold no entrance exams in most cases, but some institutions may require for a student to have a specific subject attainment or related work experience.
- Higher education undergraduate courses: Entry in higher education courses require one to have an Australian Senior Secondary Certificate of Education (Year 12) or its overseas equivalent. Some undergraduate courses may also require specific prerequisite subjects.
- Higher education postgraduate course: A completed, at least one-degree undergraduate level is required to enter a postgraduate course. Research ability or relative work experience is also considered upon entry.



Common Admissions Requirements of Australian Institutions

GPA

The student's Grade Point Average is the basis for admission into a higher education institution in Australia. Excellent marks gives students a greater possibility of being accepted. Note that a diploma or proof of completion and a report card are still needed for grade listing.

LANGUAGE REQUIREMENTS

Results of an English language test should also be provided since Australian courses are taught in the English language. A proof of English language proficiency is required to make sure that a student could fully grasp the academic content. The required English skill level by an institution can be different from the level required in a student visa application.

Approved English language tests in Australia include:

- *International English Language Testing System (IELTS)*
- *Test of English as a Foreign Language (TOEFL)*
- *Cambridge English: Advanced (CAE)*
- *Pearson Test of English (PTE) Academic; and*
- *Occupational English Test (OET)*

For student visa application, the table below lists the English language test providers and the required minimum scores an applicant must obtain:

| ENGLISH LANGUAGE TEST PROVIDERS | MINIMUM SCORE | MINIMUM SCORE AND AT LEAST 10 WEEKS ELICOS <i>(English Language Intensive Courses for Overseas Students)</i> | MINIMUM SCORE AND AT LEAST 20 WEEKS ELICOS |
|----------------------------------------------------------------------|----------------------------------|-----------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| <i>International English Language Testing System (IELTS)</i> | 5.5 | 5 | 4.5 |
| <i>TOEFL internet-based test</i> | 46 | 35 | 32 |
| <i>Cambridge English: Advanced (Certificate in Advanced English)</i> | 162 | 154 | 147 |
| <i>Pearson Test of English Academic (PTE Academic)</i> | 42 | 36 | 30 |
| <i>Occupational English Test</i> | B for each test component | N/A | N/A |

Table 1 – English Language test providers and minimum scores

Note: An applicant must have taken the English proficiency test two years before applying for a student visa.

However, a student need not provide English proficiency test documentation with their visa application if one of the following applies:

- they are a citizen and a United Kingdom, United States, Canada, New Zealand or Republic of Ireland passport holder
 - they are an applicant who is a Foreign Affairs or Defence-sponsored student, or a Secondary Exchange student (AASES)
 - they are enrolled in a principal course of study that is a registered school course, a standalone English Language Intensive Course for Overseas Students (ELICOS), a course registered to be delivered in a language other than English, or a registered post-graduate research course
 - they have completed at least 5 years of study in English in one or more of the following countries: Australia, United Kingdom, United States, Canada, New Zealand, South Africa, or the Republic of Ireland
- in the 2 years before applying for the student visa, they have completed, in Australia and in the English
- language, either the Senior Secondary Certificate of Education or a substantial component of a course leading to a qualification from the Australian Qualifications Framework at the Certificate IV or higher level, while holding a student visa.

Prerequisite Programs

A student needs to satisfy subject prerequisite requirements for the applied course. This guarantees that the student has the knowledge, skills, and experience apt for the course. Some universities require a completed VCE Unit 3/4 or equivalent subjects in the past 10 years. This varies depending on the qualification set by a university.

Application Deadlines

International students should be aware of the varying application deadlines for their chosen institution for them to allot ample time in applying for their student visa.

Universities in Australia usually have two admission periods in a year—autumn and spring. Some universities also have summer admissions. Application deadlines of universities in Australia along with other details and fees can be found in their respective websites.

STUDENT VISA



There are a lot of visa options in Australia with different subclasses. To come and study in Australia, a student must be a holder of the Student visa (subclass 500). For the student's guardian, the guardian must have the Student Guardian visa (subclass 590). Lastly, for training-related activity, the Training visa (subclass 407) should be applied for.

The Student visa (subclass 500) can be used for up to 5 years and in line with the enrolment. It costs AUD620, unless exempt. Specific charges for student visas can be viewed in *Step 3: Apply for the visa*.

Eligibility Criteria

To be eligible for Student visa (subclass 500), the student must:

- be enrolled in a program of study in Australia
- hold Overseas Student Health Cover (OSHC), or be exempted in getting OSHC
- must be 6 years or older
- have proof of welfare arrangement, if the student is under 18
- hold an eligible substantive visa, if the student is already in Australia.

With this visa, a student can:

- participate in an eligible course of study
- bring family members to Australia
- apply online in or outside Australia
- travel in and out of Australia
- work up to 40 hours every 2-week period once the course starts

Visa requirements

Listed below are some typical visa requirements:

- an electronic Confirmation of Enrolment (eCoE) certificate
- meeting the Genuine Temporary Entrant requirement
- proof of sufficient funds for airfares, course fees and living costs
- English language proficiency test
- meeting health and character requirements
- proof of Overseas Student Health Cover

ELECTRONIC CONFIRMATION OF ENROLMENT (eCoE)

An eCoE is an electronic document issued by the institution to verify a student's enrolment in a certain course. Documents used as evidence must be attached along with the eCoE to be deemed valid.

GENUINE TEMPORARY ENTRANT (GTE) REQUIREMENT

Students applying for a student visa must show their genuine intention, which is to gain quality education, as to why they are coming to Australia. It is encouraged to provide proof or information regarding:

- Previous study
- Gap in previous study
- Current employment
- Home country or country of residence ties
- Home country or country of residence's economic situation
- Employment in a third country

OVERSEAS STUDENT HEALTH COVER (OSHC)

The OSHC is a special system of health cover for international students in Australia. It is designed for a student to help in cases of any hospital care while studying, aid in prescription medicines, or ambulance cover in emergencies.

The health cover should be purchased before arrival by the student. An accompanying family member should also have health cover. This should be held for the duration of the student visa.

Steps in Applying for a Student Visa

STEP 01 | Before applying

If an applicant is outside of Australia, they should apply for the student visa at least 6 weeks before the course starts. Meanwhile, if the applicant is in Australia, it is advised to allot plenty of time for the next visa application. It is important not to let the current substantive visa expire just in case of unexpected complications.

ORGANISE HEALTH EXAMS

Completing health examinations before applying helps Australia maintain excellent health standards. Thus, most visa applicants must meet the minimum health standards set. To check if an applicant needs to have health examinations, visit the [Department of Home Affairs website](#).

STEP 02 | Gather necessary documents

To check what an applicant will need for evidence, use the Document Checklist Tool at: <https://immi.homeaffairs.gov.au/visas/web-evidentiary-tool>.

For an accurate document checklist, enter the country of passport and education provider first. Click 'I have not decided on a provider yet' in the tool if the education provider is not yet chosen. Then, the checklist tool will tell what documents an applicant must provide. It is important to make sure the checklist is rechecked and verified if the correct information is given.

IDENTITY DOCUMENTS

Failure to provide false or misleading information might result in dissatisfying the Public Interest Criterion (PIC) 402. If an applicant cannot prove their identity, the Department of Home Affairs:

- will refuse the visa application
- might not grant the applicant another visa for 10 years
- might not grant any family members an applicant listed a visa for 10 years

To prove identity, one can provide:

- current passport pages showing their photo, personal details, and passport issuance and expiry dates
- a national identity card (*if they have*)
- proof of change of name (*if necessary*)

Note:
The Document Checklist Tool is updated twice a year on 31 March and 30 September.

STEP
03 | **Apply**
for the visa

An applicant must apply for a visa online. They can be in or outside the country when applying.

IF THE APPLICANT IS IN AUSTRALIA

The applicant must hold an eligible substantive visa, or apply:

- within 28 days of holding a Student visa, a Special Purpose visa, or a dependent Diplomatic (*temporary*) visa; or
- within 28 days of being notified by the Tribunal that the visa cancellation has been set aside.

An applicant is not allowed to apply if they hold any of the following visas:

- Domestic Worker (Temporary) Diplomatic and Consular visa (subclass 426)
- Temporary Work (International Relations) visa (subclass 403) in the Domestic Worker (Diplomatic or consular) stream
- Diplomatic (Temporary) visa (subclass 995) – primary visa holder only. A family member of a Diplomatic (Temporary) visa (subclass 995) can apply for a Student visa in Australia
- Transit visa (subclass 771)
- Visitor visa (subclass 600) in the Sponsored Family stream or in the Approved Destination Status stream.

APPLYING ONLINE

- 1 *Create an ImmiAccount* or, if an account has already been created beforehand, *log in to ImmiAccount*. ImmiAccount is the Australian Government's system that allows visa applicants to create, submit, pay, and manage their applications online.
- 2 Attach necessary documents
- 3 Pay the visa application fee

| VISA SUBCLASS | NOTE | BASE APPLICATION CHARGE | ADDITIONAL APPLICANT CHARGE 18 AND OVER | ADDITIONAL APPLICANT CHARGE UNDER 18 | SUBSEQUENT TEMPORARY APPLICATION CHARGE |
|---------------------------------------------------------------|----------------|-------------------------|-----------------------------------------|--------------------------------------|-----------------------------------------|
| Student visa (subclass 500) | 6A 6B 6C | AU\$ 620 | AU\$ 460 | AU\$ 150 | AU\$ 700 |
| Student visa (subclass 500) (subsequent entrant) | 6E | AU\$ 620 | AU\$ 460 | AU\$ 150 | AU\$ 700 |
| Student visa (subclass 500) Foreign Affairs or Defence sector | | nil | nil | nil | nil |
| Student visa (subclass 500) Postgraduate research sector | | AU\$ 620 | nil | nil | nil |
| Student Guardian (subclass 590) | 6C 6D | AU\$ 620 | nil | nil | AU\$ 700 |

Table 2 – Student visa charges for applicants in or outside Australia

(6A) Students who are secondary exchange students or applying for courses approved under a student’s training scheme approved by the Commonwealth to study in Australia and their family members who are making a combined application with the student might not have to pay the base application charge.

(6B) The base application charge is not payable if a student is applying for a new Student visa (subclass 500) due to an education provider default.

(6C) The base application charge is not payable if a student is applying for a new Student Guardian visa (subclass 590) due to an education provider default.

(6D) The subsequent temporary application charge (STAC) may be payable if a student is in Australia when he lodges his application. The student may not have to pay this charge if he currently holds or recently held a visa granted because of an education provider default.

(6E) The base application charge is not payable if the student is a subsequent entrant of a student in the foreign affairs or defence sector.

STEP 04 | After Applying

After submitting their visa application, international students need to know about status updates and biometrics.

STATUS UPDATES

Waiting for the visa status can be stressful at times. Visa processing times vary, and students who want to know the status of their application can check their ImmiAccount and see if there is any additional information required.

In general, Australia processes 90 percent of higher education and VET applications in 5 months. An application may take longer to process if it is not filled out completely and correctly, if the documents are not complete or more information is needed, and if it takes longer than usual to verify the applicant's submitted information.

BIOMETRICS

Most applicants will be immediately asked to secure the biometrics if needed after submitting the application. A letter and a notification in the ImmiAccount will be sent if the biometrics is requested. The biometrics must be provided before travelling to Australia. The applicant will be given 14 days to provide the requested biometrics.

STEP 05 | Visa Decision

Students who applied online can check the status of their visa via their ImmiAccount. When their visa is granted, students should take note of the following:

- the visa grant number
- the date of visa expiry
- the visa conditions

International students need to make sure to keep a copy of the decision when in Australia.

If the student visa is refused, the applicant will be informed in writing along with the reason for refusal and whether the applicant has a right to review the decision. If refused, the visa application charge will be non-refundable.

FINANCIAL COSTS AND ESTIMATES



The cost of living in Australia is relatively higher than in other countries worldwide. For example, the cost of living there is more expensive than the United States and the UK, but is cheaper compared to South Korea, Hong Kong, and France. Moreover, the cost of living also differs per city. Tuition fees too, are different per educational institution or university.

Tuition Fees

The average annual tuition fee for an undergraduate degree in Australia costs around AU\$20,000 to AU\$45,000, a master's degree around AU\$22,000 to AU\$50,000, and a doctoral degree around AU\$18,000 to AU\$42,000. However, the tuition fees above do not include the more expensive courses such as veterinary and medical degree programs.

Other programs such as English language studies cost around AU\$300 per week, while vocational education and training certificate courses cost around AU\$4,000 to AU\$22,000.

Living Expenses and Accommodations

In general, a student's annual cost of living costs around AUD\$21,041.

Accommodation costs differ depending on the type. Below is a list of different accommodations and their estimated cost per week.

- a. ***On campus accommodation – AU\$ 110 to AU\$ 280***
- b. ***Homestay accommodation – AU\$ 235 to AU\$ 325***
- c. ***Rental – AU\$ 185 to AU\$ 440***
- d. ***Shared rental – AU\$ 95 to AU\$ 215***
- e. ***Hostels and guesthouses – AU\$ 90 to AU\$ 150***

Other living expenses and their estimated costs per week are listed below:

- a. ***Food (groceries or eating out) – AU\$ 140 to AU\$ 280***
- b. ***Gas and electricity – AU\$ 10 to AU\$ 20***
- c. ***Phone and internet – AU\$ 15 to AU\$ 30***
- d. ***Public transportation – AU\$ 30 to AU\$ 60***
- e. ***Entertainment – AU\$ 80 to AU\$ 150***

Financial Assistance

Australia offers many grants and scholarships that can help support a learner's studies in the country. Aside from financial support from the Australian government, students can also tap other organizations or the educational institution itself to apply for financial assistance.

Below are some of the more prominent financial assistance programs international students in higher education can apply for:

- a. ***Australia Awards***
- b. ***Destination Australia***
- c. ***Australia Government Research Training Program (RTP)***
- d. ***Australia APEC Women in Research Fellowship***

International students who want to check their eligibility for specific schools, courses, and scholarships can check the official Australian Government website [Study Australia](#).

WORKING IN AUSTRALIA



Taking on a job while studying can help students gain experience in the workplace while helping them pay for their expenses in Australia.

Eligibility

To work while studying in Australia, an international student needs to satisfy the following criteria:

- a. ***Must have a student visa with work permission***
- b. ***Must have a Tax File Number (TFN)***

How to apply for a TFN

Aside from being a requirement to work, the TFN is also used for filing a tax return. Students can apply for one online through the Australian Taxation Office if they are currently in Australia.

In order to get their own TFN, international students need to have a valid passport and a valid overseas student visa.

After completing their application online, students will have to wait for up to 28 days before receiving their TFN at the Australian postal address indicated in their application. In case a student doesn't receive their TFN notice after 28 days, they can *contact the Australian Tax Office*.

Part-Time and Casual Work

One of the best things about studying in Australia is that students can take on part-time or casual jobs while studying.

As a general rule, international students can work for up to 40 hours per fortnight (2 weeks), or 20 hours a week. However, they can work full-time during their holiday breaks.

All types of activities where students can get paid is categorised as work, except for the following:

- a. ***Any online job they did in their home country***
- b. ***Observing how people work in an industry***
- c. ***Domestic or caregiving activities for family members***
- d. ***Unpaid and short-term volunteer work***
- e. ***Activity for a course work credited in another university outside Australia***

As an international student in Australia, students may work on a casual or part-time basis. A part-time job means there is already a set number of work hours. With casual work, work hours may vary from time to time.

Note: Because of the COVID-19 pandemic, the Australian Government now allows international students with student visas to work beyond their normal work limitations if they are employed in the following situations:

- a. *If they work in the agriculture sector*
- b. *If they work and are in a health care-related course. This includes students supporting the health effort against COVID-19*
- c. *If they are employed by a registered National Disability Insurance Scheme provider*
- d. *If they started working for an aged care Approved Provider or Commonwealth-funded aged care service provider (with a RACS or NAPS ID) before September 2020.*

Post-Graduate Work in Australia

After finishing their degree, students can apply for a Temporary Graduate Visa and choose from three different streams if they want to live, study, and work in Australia.

Students can choose from the three temporary graduate visa streams: Graduate Work stream, Post-Study Work stream, and Second Post-Study Work stream.

To apply for a Temporary Graduate Visa, students must:

- a. ***be under 50 years old***
- b. ***be a holder of an eligible visa***
- c. ***have held a student visa for the past six months***
- d. ***have a recent qualification in a (Commonwealth Register of Institutions and Courses for Overseas Students) CRICOS-registered course***

Remember that students can only choose one stream.

Below are the conditions for each stream.

| | GRADUATE WORK STREAM | POST-STUDY WORK STREAM | SECOND POST-STUDY WORK STREAM |
|------------------------------------------------------|-------------------------------------------------------------------------------------------|--------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| <i>Eligibility to work</i> | Can work in Australia | Can work in Australia | Can work in Australia |
| <i>Can students bring their family to Australia?</i> | Yes | Yes | Yes |
| <i>Other conditions</i> | Must have a qualification relevant to an occupation on the skilled occupation list | Must have a recent degree from the CRICOS-registered course | Must be a degree holder and graduate of any Australian institution in a regional area |
| <i>How long can students stay in Australia?</i> | Up to 18 months | 2-4 years | 1-2 years |
| <i>Cost</i> | AU\$ 1,650 | AU\$ 1,650 | AU\$ 650 |
| <i>Processing Time</i> | 6-9 months | 4 months | NA |



ARRIVAL IN AUSTRALIA



Things to Do Upon Arrival

These are the things that students have to do after arriving at an Australian airport.

- 1 Go to the immigration and customs clearance so that border officials can check their student visa, passport, accomplished Incoming Passenger Card (IPC, given on their flight before landing), and other travel documents.
- 2 Students should make sure to have the following documents in their carry-on luggage in case border officials require them.
 - a. *Offer letter from an Australian Institution*
 - b. *Confirmation of Enrolment (CoE)*
 - c. *Accommodation detail*
 - d. *Overseas Student Health Cover (OSHC)*
 - e. *Receipts of payments (bank statements, tuition fees, health cover, etc.)*
 - f. *Prescriptions for required medications*
 - g. *Letter of recommendation from work if applicable*
 - h. *Academic transcripts/mark sheets*
 - i. *Health and character declaration*
 - j. *Other personal identification documents (birth certificate, ID card, driver's license, etc.)*

- 3 Go to the baggage claim to get their checked-in bags (luggage). Students should check the screens to identify the right carousel for their luggage. If their baggage did not arrive or is lost, contact the airline as soon as possible.
- 4 Have their items checked by border officers and answer the officers' questions. Remember, students must declare their items on their IPC.

Note: Students can check the [Australian Border Force website](#) to see all the items they should declare when they travel to Australia.

- 5 Undergo a biometrics check. Fingerprint scans, after the check, will be deleted.

COVID-19 REGULATIONS

Because of the COVID-19 pandemic, international students who arrive in Australia need to undergo some health measures to prevent the spread of the virus. The following are some of the measures students have to undergo before and after their arrival in Australia.

PRE-DEPARTURE

- a. *Students should provide a negative COVID-19 PCR result. They should have undergone the test 72 hours or less before their scheduled flight to Australia.*

UPON ARRIVAL

- a. *Students should wear masks during the flight and upon arrival at an Australian airport.*
- b. *If a student shows signs of an infectious disease, the airline must report them to biosecurity officers and they need to undergo health screening.*
- c. *In case a student is not feeling well, they should tell airport officials immediately.*
- d. *Students will go on mandatory quarantine, 14 days from arrival, at a designated facility.*

In case international students have other questions relating to COVID-19 in Australia, they can contact the Australian Government Department of Health through its official email address at safeairtravel@health.gov.au.

Australia's Department of Health has also created guides to prepare students for quarantine. Students can access the PDF guides below:

QUARANTINE GUIDE PART 1:

https://www.health.gov.au/sites/default/files/documents/2020/12/getting-ready-for-quarantine-a-guide-to-the-final-step-in-coming-home-a-guide-to-the-final-step-in-coming-home-part-1-before-you-depart_o.pdf

QUARANTINE GUIDE PART 2:

https://www.health.gov.au/sites/default/files/documents/2020/12/getting-ready-for-quarantine-a-guide-to-the-final-step-in-coming-home-a-guide-to-the-final-step-in-coming-home-part-2-when-you-re-in-quarantine_o.pdf

Common Questions Asked at Immigration

Here are some of the possible questions border officers may ask international students once they arrive in Australia:

1. *What is the purpose of your trip?*
2. *Where will you be staying?*
3. *Where are you flying from?*
4. *How long do you intend to stay?*
5. *Do you have anything to declare?*

Restricted Items

Here are the things students cannot bring with them when they travel to Australia.

- a. *Some food and drinks*
 - i. *Food from the plane*
 - ii. *Pet food and drinks*
 - iii. *Rice*
- b. *Live animals and pets*
- c. *Some plants, flowers, and seeds*
- d. *Weapons except for some weapons with blades like fixed blade knives and multi-tool knives (however, individuals should declare them)*
- e. *Ammunitions*
- f. *Counterfeit items such as fake designer goods and pirated DVDs*
- g. *Fireworks*
- h. *Illegal pornography*

Aside from the items listed above, there are also restrictions on the amount of tobacco, alcohol, and general goods individuals can bring to Australia. If students have exceeded their duty-free allowance and have not declared so, students may have to pay penalties. Students who are 18 years old or older can bring in general goods worth \$900 duty-free, while those under 18 can only bring general goods worth \$450.

Cash amounting to more than AU\$10,000 and non-cash forms of money (cheques, promissory notes, traveler's cheques, etc.) should also be declared.

List of Airports in Australia

Australia has thousands of airports across the country, including large, medium, and small airports. Below is a list of Australia's most famous and busiest airports:

- **ADELAIDE INTERNATIONAL AIRPORT**, *Adelaide [ADL/YPAD]*
- **BRISBANE INTERNATIONAL AIRPORT**, *Brisbane [BNE/YBBN]*
- **CAIRNS AIRPORT**, *Cairns [CNS/YBCS]*
- **DARWIN AIRPORT**, *Darwin [DRW/YPDN]*
- **MELBOURNE AIRPORT**, *Melbourne [MEL/YMML]*
- **PERTH AIRPORT**, *Perth [PER/YPPH]*
- **SYDNEY AIRPORT**, *Sydney [SYD/YSSY]*

Airport Transportation Modes

Some schools (and accommodations) provide a free airport pick-up service for their students coming from specific airports. Students and agents can visit the institution's official website or send an email to check if they have this kind of service, or if they have information on how to travel from the airport to their institution.

In case the institution does not offer an airport pick-up service, there are other ways students can travel from the airport to their accommodation or campus.

TAXI

Most airports have their own taxi queue that students can access after exiting the airport building. However, not all airports guarantee there are taxis always waiting for the passengers at the airport's vicinity. In that case, students can book or call a taxi company online to pick them up.

RIDE-SHARING SERVICE

Most international airports in Australia have designated drop-offs for ride sharing services such as Uber. Students can book a ride through their ride sharing app on their phones.

TRAIN

Some airports, like Sydney Airport and Brisbane Airport, are near train stations so going on a ride via train would be easy. Students can buy their tickets through the train terminals and use debit or credit cards as payment options.

SHUTTLE

Another way students can travel to their accommodation is through shuttles. Shuttle services will pick students up from the airport and drive them to their accommodations.

Shuttle services use vans or buses and need advanced reservations (usually months) through their websites, before a student's arrival in Australia. Most shuttle services accept major credit card services or PayPal as payment.

BUS

Buses are another convenient way for students to travel from the airport to their place of accommodation. Students can purchase tickets from bus drivers themselves. To access buses, students can follow signs in the airport's vicinity directing them to bus terminals.

COVID-19 ADVICE FOR PUBLIC TRANSPORTATION

To curb the spread of the virus, the Australian government has implemented rules and regulations for those using public transport. Below are the government's advice for public transport passengers:

- a. *Do not use public transport if you are feeling unwell.*
- b. *Maintain hand washing and cough/sneeze hygiene. Passengers can bring their own hand sanitizers or cleaning wipes.*
- c. *Maintain physical distancing and avoid contact with other people.*
- d. *Plan your route and consider the most efficient one to lessen the duration of using a public transport.*
- e. *Check the operators' requirements related to COVID -19 (cashless payment, tap and go, seating restrictions).*
- f. *Download the COVIDSafe app for easier contact tracing (voluntary).*
- g. *Adjust commute hours to enable travelling during off-peak hours if possible.*



LIVING IN AUSTRALIA



Accommodations

Australia offers various types of accommodations students can choose from. There are on-campus accommodations, short-term accommodations, purpose-built student accommodations, private rental properties, and homestays. Accommodation costs vary depending on the type and location.

Types of Accommodations

ON-CAMPUS ACCOMMODATIONS

The first type of accommodation are on-campus accommodations that are operated by higher education institutions for the exclusive use of their students. On-campus accommodations offer convenience to students and are usually already fully furnished. Most also offer communal study areas and cooking areas. Most on-campus accommodations cost around AU\$110 to AU\$280 a week.

SHORT-TERM ACCOMMODATIONS

Australia also offers short-term accommodations to students who will only study for a short time in Australia, or students who want to familiarise themselves with the area before looking for another housing option.

These short-term accommodations include hostels, hotels, and even housing from a higher education institution. These types of accommodations usually cost around AU\$90 to AU\$150 a week.

PRIVATE RENTAL PROPERTIES

Another type of accommodation students can choose are private rental properties. Private rental properties are usually more expensive than on-campus housing. However, private rentals offer more freedom for a student. Students who want to rent a property need to pay the following:

- a. *Deposit bond or four weeks's rent*
- b. *Rent in advance (usually four weeks)*

Private rentals will usually cost a student around \$185 to \$440 a week.

HOMESTAYS

For students who want to experience living with an Australian family, they can opt for homestays. Homestays are usually thoroughly screened to ensure a suitable living environment for the student.

Schools or homestay organisations usually match students to a family that lives close to their schools. Homestays would usually cost a student \$235 to \$325 a week.

Electricity Current in the UK

Australia's standard voltage is 230 V, and its standard frequency is 50 Hz. The plugs and sockets are of type I.

Transportation

Australia offers various transportation options that students can access to travel within their local areas or to another city. Many public transport services in Australia, like trains, buses, ferries, and trams accept payment through reusable card systems.

Students arriving in Australia can already purchase transport cards from the airport. Aside from that, they can also purchase those cards in convenience stores, train or bus stations, supermarkets, vending machines, and pharmacies.

The following are the types of transportation options students can use while in Australia.

TRAIN

Australia offers short-distance and long-distance travels through trains. For students who want to go on long travels, the most popular train lines are the Tilt Train, Indian Pacific, The Ghan, Spirit of the Outback, and NSW Trainlink. Students can book their train tickets on the train company's website before they travel.

BUS

Buses are one of the most common and cheapest ways students can travel within their local area. Most bus systems accept reusable prepaid cards (Myki ticket, Opal card, Go card, MetroCARD, MyWay, Smart Rider, Tap and Ride, Greencard) that students can buy in convenience stores or bus stations. In some regions and cities, students can directly buy their tickets from the drivers.

TRAMS

Another way to go around a city is through trams. However, not all cities in Australia have trams. Some cities that still use them are Sydney, Brisbane, and Adelaide. Students can use reusable prepaid cards when travelling by tram.

BICYCLE

Another economical and environmentally friendly way to go around a city is by riding bicycles. Different cities in Australia also have their own bike share schemes, making cycling more accessible to students. Students riding bicycles are required to wear helmets and follow road traffic rules.

AIRPLANE

Travelling to other major cities in Australia can take a long time to travel by land. Students who want to save time can always opt for air travel. Australia has thousands of international and domestic airports, and some of its major airlines are Jetstar, Qantas, Tigerair, and Virgin Australia. Students can book their tickets online through an airline's website.

FERRY

Students can also ride ferries to go to different places in Australia. Students can also use their reusable transport card to pay for ferry rides. There are also private ferry services that operate around the country's coastline and link the mainland to offshore islands.

TAXI AND RIDE SHARING SERVICES

Students wanting to opt for a more comfortable journey can take taxis or ride sharing services going from one place to another. However, compared to other transportation modes, taxis and ride sharing schemes usually cost more. Students can book a taxi or ride sharing service through apps or websites.

TRANSPORT CONCESSIONS

International students may be eligible to apply for a concession fare. Students eligible for concession can travel for free or buy public transportation tickets at a more affordable price.

Concession conditions differ depending on the region. Below are the different regions in Australia and their concession fare conditions.



| RELIGION | TRANSPORT CONCESSION CONDITIONS |
|-------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>Australian Capital Territory (ACT)</i> | Students with MyWay Student Concession Card and formal student identification card are eligible for transport concessions |
| <i>New South Wales (NSW)</i> | Some international students who are fully funded by the Australian Government may have access to transport concessions. |
| <i>Northern Territory (NT)</i> | University and VET students can travel for three hours in any public bus for only \$1. They also need to show their valid student card. |
| <i>Queensland (QLD)</i> | Full-time international students studying in courses approved by Centrelink for Austudy, Abstudy, and Youth Allowance are eligible for transportation concessions. |
| <i>South Australia (SA)</i> | All international students upon presentation of their student ID are eligible for transport concessions. |
| <i>Victoria (VIC)</i> | Only students part of an overseas exchange program, have refugee status, or are holders of an Australian Development Scholarship are eligible for a concession card. |
| <i>Tasmania (TAS)</i> | International students have the same travel concession conditions as local students. |
| <i>Western Australia (WA)</i> | Full-time international students are eligible for public transport concessions. |

Banking and Money Matters

Australia's official currency is the Australian Dollar (AUD). One Australian dollar is made up of 100 cents. Australian notes come in denominations of \$5, \$10, \$20, \$50 and \$100, while coins are in 5c, 10c, 20c, 50c, \$1 and \$2 denominations.

AUSTRALIAN BANKS

Australia has a lot of banks across the country. Its four biggest and most prominent banks are the following:

- a. *National Australia Bank (NAB)*
- b. *Australia New Zealand Bank (ANZ)*
- c. *Commonwealth Bank of Australia*
- d. *Westpac Banking Corporation*

Other banks that are famous in Australia but are not as big as the ones listed above are:

- e. *ING Direct*
- f. *AMP Banking*
- g. *HSBC Australia*

Most banks in Australia are open between 9:30 a.m. to 4 p.m. from Monday to Thursday, and until 5 p.m. on Fridays.

HOW TO OPEN A BANK ACCOUNT

Opening a bank account in Australia brings in a lot of benefits to an international student, like convenience in paying for essentials, access to their salary from work, and the ability to manage their student fees and budget.

Setting up an Australian bank account can be done before or after the student's arrival in Australia. To open a bank account, students need the following requirements:

- a. *Electronic Confirmation of Enrolment (eCoE)*
- b. *Passport*
- c. *Letter of Offer*
- d. *Other forms of identification*
- e. *Proof of address*
- f. *Australian Tax File Number (TFN)*

After submitting the needed documents, students will just need to wait for the bank to issue them bank account information.

Students can apply for a bank account online. They can simply visit the website of the bank of their choice to apply and organise an appointment date. Some banks offer student promos like no monthly account fees or no minimum deposits.

TYPES OF BANK ACCOUNTS

International students have three bank account options: transaction account, savings account, and student account.

Transaction accounts are usually for daily expenses and transactions, such as depositing money, shopping, paying bills, and withdrawing money.

Savings accounts, on the other hand, are linked to a transaction account and lets an individual earn interest through their account's balance.

The last type, a student account, is the same as a transaction account with perks like zero fees when withdrawing or depositing cash through an automated teller machine or ATM.

CREDIT CARDS AND ATMS

Most establishments in Australia accept credit cards such as Visa or Mastercard. There are also other credit cards in use such as American Express, and Diners Club, but these have a more limited reach, and are mostly accepted in big supermarkets, department stores, and tourist sites. Other cards accepted in some establishments in Australia are Bankcard, UnionPay, and JCB.

ATMs can be found all over Australia. Most of the time, it is free to withdraw money from a machine linked to the student's bank. Others would usually charge for a fee. However, students shouldn't worry because ATMs would prompt them if there's a fee before they withdraw their money.

**TIPS TOT SAVE MONEY**

International students in Australia need to spend their money wisely. Here are some tips that agents can give students travelling to Australia:

- a. *Buy ingredients and cook your own food, and minimise eating in restaurants.*
- b. *Apply for an International Student Identity Card (ISIC) to avail of discounts in different establishments in Australia.*
- c. *Purchase public transportation reusable cards if you plan to travel a lot.*
- d. *Take advantage of student discounts, especially in transportation. Always bring your school ID and ISIC.*
- e. *Walk if feasible.*
- f. *Set up a bank account.*
- g. *Create a spreadsheet to monitor your expenditure including monthly rent, utility bills, groceries, transportation, study materials, toiletries, food, travel, and other expenses. Create a budget and indicate how much you are allocating for each. You can visit the [Moneysmart website](#) of the Australian Securities and Investments Commission to help you plan your budget.*
- h. *If you are living off-campus and are renting a private property, share your living space with other students to save on rent.*
- i. *Buy second-hand books or borrow from the library.*
- j. *Check your local areas and public transportation if you are eligible for transport concessions.*

Dining and Food Options

International students in Australia have a lot of options on where they can eat. Those who are living in private rentals or accommodations with communal kitchens can cook their food and buy the ingredients from groceries and supermarkets.

There are also different types of establishments where students can eat outside their accommodations, like fast food, fast casuals, restaurants, food trucks, etc.

Some students, like those in homestays and those living in on-campus housing that offers catering or meal plans, need not worry that much about their food.

The Australian Government gauges it will usually cost a student AU\$80 to AU\$280 a week for food costs.

Internet and Mobile

Some major establishments and campuses offer free internet to students. In case a student is planning to live off-campus or in private rentals, they can apply for their own internet connection. Students have the option to choose between prepaid or contract service.

Purchasing an Australian SIM card or mobile phone while in Australia is a good way to lessen spending when contacting people or using the internet. Students who are planning to buy an Australian SIM card or mobile phone also have the options to choose between a prepaid or contract service.

PREPAID

Students who choose prepaid have the option on how much they want to spend for the service and can stop their subscription anytime. Prepaid SIM cards are usually sold in supermarkets and retail shops. Students can top up both internet and SIM cards online or through retail stores.

CONTRACT

If the student has plans of using their mobile or internet a lot, then they have the option to purchase a mobile or internet connection with a contract. Purchasing services with a contract is usually cheaper than prepaid if they need to be online frequently.

Australia is also home to different telecommunication providers, so there are a lot of students can choose from. To apply for a contract service, students need the following documents:

- a. *Valid ID such as passport*
- b. *Proof of address in Australia*

Leisure and Sports

Australia is known for its beaches, and spending time at the beach is one of the most common pastimes in Australia. Thus, students who are into water activities such as swimming or surfing are sure to enjoy it there.

Students can also enjoy the great outdoors by hiking and camping. Running, walking, cycling, and swimming are popular ways to get fit. Students who love sports can participate in games like Australian football, tennis, basketball, and cricket,

Aside from doing physical activities, students who love history and culture may also enjoy visiting Australia's museums, galleries, and theatres.

Personal Safety

Australia is generally a safe country. In fact, it is part of the top 20 most peaceful countries in the world, based on the 2020 Global Peace Index and has been consistently ranked every year. However, despite that, it is still important for students to remain vigilant and be aware of the possible dangers around them while staying in Australia.

HOW TO STAY SAFE IN AUSTRALIA

Here are some helpful tips and reminders that students can follow to ensure their safety while studying in Australia:

- a. *Plan your route before travelling.*
- b. *Avoid walking alone at night and keep to well-lit main roads.*
- c. *Avoid isolated public transportation stops (bus stops, rail stops, tram stops).*
- d. *Check transport timetables to avoid missing your ride, especially at night.*
- e. *If travelling at night by train, ride near the driver or guard where it's safest.*
- f. *Move to another carriage if it feels uncomfortable staying in a carriage alone.*
- g. *Australians drive on the left side of the road, but it's advisable to still look both ways when crossing the road.*
- h. *Always wear a seat belt in private vehicles.*
- i. *Wear bicycle helmets when riding a bicycle.*
- j. *Don't use your mobile phone while driving.*
- k. *Travel with friends or with a group.*
- l. *Keep your bags and valuables close to your body whenever you are out.*
- m. *Do not hitch hike.*
- n. *Do not bring your valuables such as passports, jewellery, etc. when you travel.*
- o. *Do not carry large amounts of money when travelling. Students can just make use of the many ATMs and card payment facilities in Australia.*
- p. *Know the emergency and security arrangements in your campus or your accommodation.*
- q. *Create your own emergency survival kit, in case of emergency.*

Aside from the general safety tips above, students should know that fire prevention and awareness is also essential in Australia. Below are some tips for fire prevention, and what to do in case of fire:

FIRE PREVENTION TIPS

- a. *Make sure there's a fire alarm in your accommodation.*
- b. *Don't overload powerboards or double adaptors.*
- c. *Turn off the appliances, especially the ones in the kitchen after use*
- d. *Keep electric heaters and radiators around 1 metre away from curtains, bedding, pillows, and other flammable items.*

PREPARATION AND WHAT TO DO IN CASE OF FIRE OR BUSHFIRES

- a. *Call Australia's main emergency service number Triple Zero (000) immediately.*
- b. *Plan your escape route in advance.*
- c. *Make sure that doorways and windows are not blocked and are easy to open.*
- d. *Do not attempt to drive through a bushfire.*
- e. *Students who are outdoors should check the radio and other official news sites for updates.*
- f. *Follow the advice and instructions of local emergency services in case of fire.*
- g. *If the student has plans of hiking or going on a nature hike, they should inform their friends of their plans.*
- h. *Contact visitor information centres to know safe locations and activities.*

EMERGENCY NUMBERS

In case of emergency, here are the numbers students should call.

000 - *This is the official emergency number in Australia and will connect to the service needed in case of fire, a medical emergency, when someone is injured, if there is a crime, etc.*

106 - *This is a text-based number for people who are deaf or have a hearing or speech impairment.*

Aside from those numbers, students should also have a list of other important numbers they can call in other situations. This is a list of numbers students should always have with them.

- a. *local police*
- b. *campus security number*
- c. *local clinic or hospital*

Health

International students in Australia are required to have Overseas Student Health Cover (OSHC) during their whole stay in Australia. Remember that students have to purchase the OSHC before they arrive in Australia. OSHC includes cover for the following:

- a. Doctor visits
- b. Some hospital treatment
- c. Ambulance
- d. Some medicines

Aside from the required OSHC, students can apply for other insurance while they are in Australia such as travel insurance or private health insurance (for items that are not covered by the OSHC).

International students can purchase their OSHC through the following channels:

- a. OSHC insurer
- b. Migration agent
- c. Education agent acting as intermediary on behalf of an educational institution
- d. Student's educational institution



NEED TO KNOW: PROMOTING AUSTRALIA

As an **MSM Unify** agent, you are responsible for assisting students in making informed and wise decisions on their global study pursuits. A recruitment agent's task is simple: to guide students on their path to academic excellence and make their study dreams a reality, one application at a time.

MSM Unify agents should:

- Be knowledgeable of the programs, features, policies, and benefits of the institution they represent
- Be honest and sincere with their student clients
- Be able to present students the proper programs that match their objectives and qualifications
- Be able to extend assistance and service to students without bias or prejudice

Agents have a huge role in bringing in a huge number of international students to Australian educational institutions and have strong partnerships with them. In fact, Australian law dictates that educational institutions must have a formal contract with agents.

To further protect this partnership, educational institutions and agents need to comply with the [Education Services for Overseas Students Act](#) and the [National Code of 2018](#).

The two legal frameworks also ensure agents have good knowledge of the international education system, which includes the [Australian International Education and Training Agent Code of Ethics](#).

NEED TO KNOW: PROMOTING AUSTRALIAN EDUCATION INSTITUTIONS

- Ensure that all information provided is current, accurate, and comprehensive
- Consider students' information as confidential
- Find ways to make services more helpful to prospective students by providing additional assistance (e.g., *translating information to students who are having a hard time understanding*)
- Provide false information or biased opinions when comparing institutions
- Make overly idealized statements with regard to facilities and benefits of institutions, as well as employment opportunities after studies
- Convince prospective students to choose programs or institutions that are not in line with their educational goals and interests for personal gain
- Require payment for immigration services to students unless legally authorised to do so
- Forward students' confidential information to third parties without approval of the students or recruitment partners

MAKING EDUCATION ACCESSIBLE TO ALL

The challenge in studying overseas lies in the pre-departure process as the student undertakes a series of choices, from deciding which institution to study in to which program will benefit their study goals the most.

With thousands of education providers across the globe, it can be challenging for students to determine the right study options that match their goals. This is where recruitment agents come in. They are the people who will bring light and wisdom into the students' decision-making to ensure that the students are on the right track, that they are getting the right study options, and that they are being provided with the best of opportunities.

MSM Unify is committed to providing education agents and partners a way to better serve and assist the students of today toward fulfilling their study goals. Through its AI-powered platform that streamlines the entire student recruitment process, MSM Unify enhances the agent experience with all the tools and resources they need to give their students the best application experience possible.

Backed by an extensive network of international education providers in 20 countries, as well as market intelligence and management experience, MSM Unify agents will have the ability to lead their students towards a brighter future. They can work directly with institutions, receive direct commissions, and streamline applications on a self-service dashboard. By automating the process and giving agents access to over 1,000 program choices from leading institutions around the world, we are helping pave the way for students to make their study dreams a reality, one application at a time.

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