



Moving to Australia

Living  Down  Under   
.co.uk

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This eBook contains essential information for anyone wanting to live, work, study, retire or holiday in Australia.

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Thank you



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# 1 INTRODUCTION

## *Welcome to Australia*

You may be in the process of applying for your visa to immigrate to Australia or you have been approved. You're thinking – now what?

This eBook has been developed to provide extensive information into the migration process and other relevant information, to name a few, migration checklist, education system and the housing market.

There are a lot of publications and websites and these, often, can be confusing and overwhelming due to the large mass of information. This eBook hopes to assist you to understand all in one document.

We look forward to having you in Australia!

## 2 MIGRATION CHECKLIST

Having a checklist is very essential to ensure that you have taken all things into consideration – as well as other important things you can think of.

### 2.1 Before you move to Australia

This section focuses on before and after moving to Australia. Some may not apply to you.

✓	<b>BEFORE MOVING TO AUSTRALIA CHECKLIST</b>
	<p data-bbox="597 852 1062 884" style="text-align: center;"><b>8 WEEKS BEFORE THE MOVE</b></p> <ul style="list-style-type: none"><li data-bbox="272 915 1321 982"><input type="checkbox"/> Decide whether you will use a professional international removal company (<i>more details following this table</i>).</li><li data-bbox="272 1014 695 1045"><input type="checkbox"/> Set the date for your move.</li><li data-bbox="272 1077 1273 1144"><input type="checkbox"/> If using a mover, do your research and obtain quotes from at least three international removal companies.</li><li data-bbox="272 1176 1117 1207"><input type="checkbox"/> Book an international removal company to move your items.</li><li data-bbox="272 1239 1292 1306"><input type="checkbox"/> Work out if you need to move all of your furniture. Take into consideration of your new home layout.</li><li data-bbox="272 1337 1162 1369"><input type="checkbox"/> Hold a sale to sell unwanted items, go on the car book or eBay.</li><li data-bbox="272 1400 1195 1470"><input type="checkbox"/> Start developing a list of all the people who will need to know your new address - friends, relatives, banks, catalogues, etc.</li></ul>
	<p data-bbox="597 1539 1062 1570" style="text-align: center;"><b>6 WEEKS BEFORE THE MOVE</b></p> <ul style="list-style-type: none"><li data-bbox="272 1602 1146 1633"><input type="checkbox"/> Discuss the moving details with mover – costs, insurance, etc.</li><li data-bbox="272 1665 1321 1732"><input type="checkbox"/> Start collecting boxes from supermarkets and friends. Alternatively, you can hire moving boxes from professional moving companies.</li><li data-bbox="272 1764 1211 1831"><input type="checkbox"/> Develop a list of all your possessions for organising your move and insurance purposes.</li><li data-bbox="272 1862 1230 1929"><input type="checkbox"/> Arrange for the transfer of your children’s school records to their new school.</li></ul>

<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<p>Send out furniture, curtains, etc to be cleaned. However in Australia, blinds/curtains (window dressings) are usually sold with the house.</p> <p>Start notifying people of your change of address.</p> <p>Fill in a form at the post office to have your mail redirected. Tip: you should choose to have your mail forwarded to your new address at least two months after your move.</p>
	<p><b>4 WEEKS BEFORE THE MOVE</b></p> <p><input type="checkbox"/> Using your inventory list, start organising how you will pack your possessions. How many boxes will you need? Which items should be packed first or last? When moving internationally this responsibility is handled by the removal agent, who has to log all items for Australian immigration and customs</p> <p><input type="checkbox"/> If you have pets, consider how your pets will be moved. Ask your vet if they know any companies that specialise in the safe transport of pets, or check the <a href="http://www.livingdownunder.co.uk">www.livingdownunder.co.uk</a> website for recommended agents.</p> <p><input type="checkbox"/> Arrange for final readings for your services – e.g. gas, water and electricity, to be performed just prior to your move.</p> <p>If you are going to need temporary accommodation, make the necessary hotel/motel bookings, check the following websites for more information <a href="http://www.livingdownunder.co.uk">www.livingdownunder.co.uk</a> and <a href="http://www.iqinc.com.au">www.iqinc.com.au</a>.</p>
	<p><b>3 WEEKS BEFORE THE MOVE</b></p> <p><input type="checkbox"/> Gather together all the packing materials you will need – packing tape, bubble wrap, old newspapers, scissors, utility knife, packing string, rope, labels, marker pens, plenty of boxes.</p> <p><input type="checkbox"/> Start packing the items that you will not need over the next few weeks – e.g. extra linen or spare crockery.</p>
	<p><b>2 WEEKS BEFORE THE MOVE</b></p> <p><input type="checkbox"/> Transfer all your bank accounts to new branch locations.</p> <p><input type="checkbox"/> Cancel your deliveries – e.g. newspaper, milk, etc.</p> <p><input type="checkbox"/> Ensure your possessions will be fully insured during the move. If not, arrange for extra insurance cover.</p>
	<p><b>1 WEEK BEFORE THE MOVE</b></p> <p><input type="checkbox"/> Return all library books and rented videos. Also don't forget to collect any dry-cleaning and shoes from repairers.</p> <p><input type="checkbox"/> If necessary, arrange a babysitter for the day of the move.</p>

<input type="checkbox"/>	Tidy up the garden and outside area.
<input type="checkbox"/>	Finalise all packing. Number each box and take notes on their contents.
<input type="checkbox"/>	Mark any items that should be handled with care.
<input type="checkbox"/>	Pack bags of clothing and toiletries to take with you rather than send with the mover.
<input type="checkbox"/>	Ensure you have all the necessary documentations, in your hand luggage.
<b>MOVING WEEK</b>	
<input type="checkbox"/>	Remove all remaining food from your refrigerator and freezer.
<input type="checkbox"/>	Clean out cupboards, sweep the floors and ensure the house is tidy for the future residents.
<input type="checkbox"/>	Double check rooms, cupboards, drawers, shelves, outdoor areas and the garage to make sure you've taken everything.
<input type="checkbox"/>	Turn off all services including the mains switch and taps.
<input type="checkbox"/>	Lock all windows and doors securely.
<input type="checkbox"/>	Leave the old house keys with the real estate.
<input type="checkbox"/>	Board your plane!

**Source: ASA Consultants Pty Ltd.**

**Choosing a professional international moving company.**

Choosing a professional international moving company can be hard because it is very important that you choose the one that meet your needs and budget. You will find a list of these companies on the [www.livingdownunder.co.uk](http://www.livingdownunder.co.uk) website.

An example of a professional international moving company from the United Kingdom is Anglo Pacific. This company is the UK's largest independent international removals company and handles around 20,000 individual baggage shipments and overseas removals every year.

## 2.2 After you arrive in Australia

6 important things you must do as soon as you arrive in Australia.

✓	<b>AFTER MOVING TO AUSTRALIA CHECKLIST</b>
<input type="checkbox"/>	Apply for Tax File Number (TFN)
<input type="checkbox"/>	Register with Medicare
<input type="checkbox"/>	Open a Bank Account
<input type="checkbox"/>	Register with Centrelink
<input type="checkbox"/>	Enrol Children in School
<input type="checkbox"/>	Apply for Driver's license

### • Apply for Tax File Number

You need a Tax File Number (TFN) in order to receive an income in Australia. You can apply for a TFN through the following methods:

#### **Tax File Number**

Website	<a href="http://www.ato.gov.au">http://www.ato.gov.au</a>
Infoline	13 28 61
In person	Centrelink offices

### • Register with Medicare

The Australian Government provides assistance with medical expenses through a scheme called Medicare. You may be eligible to join Medicare.

Medicare offers services including free public hospital care, help with the cost of out-of-hospital care and subsidised medicines.

### Medicare

Website	<a href="http://www.medicareaustralia.gov.au">http://www.medicareaustralia.gov.au</a>
Infoline	13 20 11
In person	Medicare offices in most shopping centres

#### • **Open a bank account**

Within six weeks of your arrival, you should open a bank account with a bank in Australia. This usually only require your passport as a form of identification. You will need more identification documents if you open an account after six weeks.

There are choices of banks to open your account with. Click here - [List of banks](#).

#### • **Register with Centrelink**

Centrelink is an Australian Government statutory agency, delivering a range of Commonwealth services to the Australian community. Their purpose is to assist people in Australia to become self-sufficient and support those in need.

There is a section on the Centrelink website - [Have you recently moved to Australia to settle?](#) that provides helpful information for migrants and immigrants.

### Centrelink

Website	<a href="http://www.centrelink.gov.au">http://www.centrelink.gov.au</a>
Phone	Lots of different telephone numbers can be found on Centrelink's website

#### • **Enrol your children in a school**

There are a range of choices of education providers in Australia. Two types of schools in Australia: government and non-government schools

*(More information in Section 9 - The Education System)*

- **Apply for a driver's license**

If you are a permanent resident visa holder and have a current driver's licence from another country (in English), you are allowed to drive for your first three months after arriving in Australia.

After those three months, you will need to apply for the appropriate driver's license. Applying for a driver's licence in Australia requires you to pass three tests: knowledge, practical driving and eyesight. Wherever you are planning to reside, visit the state's transport website as below:

<b>State/Territory</b>	<b>Name and Website</b>
New South Wales	Roads and Traffic Authority (RTA) <a href="http://www.rta.gov.au">http://www.rta.gov.au</a>
Victoria	Vic Roads <a href="http://www.vicroads.vic.gov.au">http://www.vicroads.vic.gov.au</a>
Queensland	Queensland Transport <a href="http://www.transport.qld.gov.au">http://www.transport.qld.gov.au</a>
South Australia	Transport SA <a href="http://www.transport.sa.gov.au">http://www.transport.sa.gov.au</a>
Western Australia	Department of Planning and Infrastructure <a href="http://www.dpi.wa.gov.au">http://www.dpi.wa.gov.au</a>
Tasmania	Department of Infrastructure, Energy and Resources <a href="http://www.transport.tas.gov.au">http://www.transport.tas.gov.au</a>
Australian Capital Territory	ACT Road Transport Authority <a href="http://www.rego.act.gov.au">http://www.rego.act.gov.au</a>
Northern Territory	Northern Territory Transport Group <a href="http://www.nt.gov.au/transport">http://www.nt.gov.au/transport</a>

**Source: Immigration website**

### 3 WHERE TO MOVE TO

There are six states and two territories in Australia: namely, Queensland, New South Wales, Victoria, Tasmania, South Australia, Western Australia, Northern Territory and Australian Capital Territory. The capital of Australia is Canberra and this is located in the Australian Capital Territory.

It is essentially helpful if you have been to Australia and already have some idea where in Australia you want to live, namely, what state or area. A lot of people choose a certain location because of a lifestyle choice.

Some quick facts about the states in Australia are below:

#### 3.1 Queensland

**Population: 4,279,400**  
**Capital City: Brisbane**



Queensland is located on the north eastern parts of Australia. Much of the state's population is concentrated in the south east. Queensland is known as the Sunshine State and it is home to a number of islands including the famous Great Barrier Reef.

Major towns include Brisbane, Gold Coast, Sunshine Coast, Toowoomba, Cairns, Townsville and Mt Isa.

#### 3.2 New South Wales

**Population: 6,770,000**  
**Capital City: Sydney**



New South Wales (NSW) is Australia's oldest state. Its population is the biggest in Australia with 4.3 million in Sydney alone.

Major towns include Sydney, Newcastle, Wollongong, Tamworth, Dubbo, Bathurst and Coffs Harbour.

### 3.3 Victoria

**Population: 4,932,423**

**Capital City: Melbourne**



Victoria is Australia's second smallest state. The capital , Melbourne, is known to be home to great festivals, events, dining and for its shopping atmosphere.

Major towns include Melbourne, Geelong, Bendigo, Ballarat and Mildura.

### 3.4 Tasmania

**Population: 494,520**

**Capital City: Hobart**



Tasmania or 'Tassie' as it is affectionately known is an island state at the bottom of Australia and is the smallest state in Australia with its size of 68,000 kilometres. Compared to other major Australian cities, Hobart has the second least daily average hours of sunshine (Melbourne has the least).

Major towns include Hobart, Launceston, Queenstown and Burnie.

### 3.5 South Australia

**Population: 1,514,336**

**Capital City: Adelaide**



South Australia is a diverse state known for its food and wine festivals, history and natural attractions. It has 13 wine regions and a high ratio of cafes and restaurants to residents compared to other states.

Major towns include Adelaide, Port Augusta, Mt Gambier and the Barossa Valley.

### 3.6 Western Australia

Population: 1,959,086

Capital City: Perth



Western Australia is the largest state in Australia. Mining and agriculture are the main forms of economic activity.

Major towns include Broome, Kalgoorlie and Port Hedland.

### 3.7 Northern Territory

Population: 192,898

Capital City: Darwin



Northern Territory is typically known as the 'Top End' and for its rugged natural beauty for example, Ayers Rock.

Major towns include Darwin, Alice Springs and Katherine.

### 3.8 Australian Capital Territory

Population: 326,700



Canberra is the national capital of Australia and is surrounded by New South Wales. The federal government is based here as well as the many cultural landmarks including national monuments and museums.

Major Towns include Dickson, Hackett, Kaleen and Fraser

## 4 THE HOUSING MARKET

### 4.1 Should you buy or rent first?

This is an interesting question but doing your research is the key. With the current state of Australia's housing market, prices have risen to levels where it is getting difficult for people to buy or rent.

Buying or renting both has their advantages and disadvantages.

	<b>Advantages</b>	<b>Disadvantages</b>
<b>Buying</b>	<ul style="list-style-type: none"><li>• Sense of stability, achievement and security</li><li>• Scheduled savings</li><li>• Freedom to renovate or decorate to suit your individual tastes and needs</li><li>• Scheduled savings</li></ul>	<ul style="list-style-type: none"><li>• Long-term investment</li><li>• High costs in the first few years</li><li>• Decreased mobility</li><li>• Responsible for your own repairs and maintenance</li><li>• Failing to keep up with your repayments can result in the possibility of repossession by the lender.</li></ul>
<b>Renting</b>	<ul style="list-style-type: none"><li>• Usually cheaper</li><li>• Less financial risk (the only thing you can lose is your rent bond)</li><li>• Fixed costs</li><li>• Ease of mobility</li></ul>	<ul style="list-style-type: none"><li>• No equity gains</li><li>• No ability to renovate</li><li>• Less security</li></ul>

**Source: Department of Housing 2009**

### 4.2 Renting

Rental properties are advertised on real estate websites and newspapers. Real Estate website is useful - <http://www.realestate.com.au>.

An agreement between a tenant and landlord is usually in writing.

You may be eligible for some financial assistance for renting – called Rent Assistance. More information about this is available from the Centrelink website.

## Helpful link

### Residential Tenancies Authority (RTA)

Website

<http://www.rta.qld.gov.au>

infoline

1300 366 311

## 4.2.1 Tips for renting

- Make sure you are dealing with a reputable real estate agency.
- Don't feel pressured to settle in a rental property that doesn't suit you or your family.
- Take into consideration what price you can afford to pay for rent. Think about other bills and debts.
- Note the conditions of all fixtures, fittings and appliances (such as phone and electrical outlets, lights, tiles, carpets, etc). Ensure they are all in working orders. If not in good condition, report to your landlord or real estate agent immediately.
- Read through carefully the lease or rental agreement (which is a legal document) before signing it. Ask for advice if there is anything you do not understand.
- Have a copy of the rental agreement for your records.
- Make sure you keep a record of receipts from monies paid towards bond, rent or deposit.
- You should buy insurance for your contents to cover your valuable personal items.
- Pay your rental on time to avoid any trouble.

### **4.3 Buying a House**

Buying a home is not only one of the biggest purchases but also one of the best long-term investments you'll make. It is important that you do your homework and make sure that the property you are looking at is the right one in terms of lifestyle, price, location and value.

Anyone buying a home in Australia for the first time, including migrants who have permanent residence, are eligible for the First Home Owner Grant (FHOG).

The First Home Owner Grant (FHOG) scheme was introduced in 2000 where a one-off grant is available to first home owners if they meet and satisfy all the eligibility criteria.

Visit <http://www.firsthome.gov.au> for more information depending on the state and territory you choose to buy your first home in. The eligibility criteria and applications for the FHOG are also on the websites.


## 5 ARE YOU LOOKING FOR WORK?

### 5.1 Methods of Finding Work

There are a number of ways you can search for a job in Australia.

Job vacancies are usually listed in the back section of local and metropolitan newspapers. Most companies will also have an employment section on their websites.

Examples of specialised Internet jobs search websites:

-  <http://www.careerone.com.au>
-  <http://www.jobguide.dest.gov.au>
-  <http://www.seek.com.au>
-  <http://www.wages.com.au>

### 5.2 Assistance from Centrelink

Once you have registered with Centrelink as an Australian resident, they can assist you to finding work if you are eligible for their services. They can refer you to a number of private, community and government organisations, contracted to the Australian Government to help people find employment – namely Job Network.

#### Centrelink

Website	<a href="http://www.centrelink.gov.au">http://www.centrelink.gov.au</a>
Infoline	13 62 68
In person	<a href="#">Click here for locations</a>

The employment services under Job Network include:

<b>Job Search Support Services</b>	Available to eligible job seekers immediately upon registration with Centrelink or a Job Network member, it aims to help job seekers find work as quickly as possible.
<b>Intensive Support Services</b>	Provides further assistance to eligible job seekers including training to develop new interview skills, and to be able to present themselves well to potential employers.

<b>Intensive Support – Job Search Training</b>	Includes providing individually tailored help to eligible job seekers, including improving their Job Search skills, and expanding Job Search Networks (activities include assistance with resumes and job application skills).
<b>Intensive Support – customised assistance</b>	Provides more one-on-one help to eligible job seekers, and includes addressing a job seeker's barriers to employment and tailoring the job seeker's efforts in looking for work.
<b>The New Enterprise Incentive Scheme (NEIS)</b>	Helps unemployed people start and run their own business. Participants may be able to get NEIS assistance which provides small business training, income support and advice during the first year of business.
<b>The Assessment Fee Subsidy for Overseas Trained Australian Residents</b>	Assists with the costs of examinations and assessments.

Source: Centrelink 2009

### 5.3 Working Conditions

Employees and employers in Australia are entitled to protections under laws in the federal and states. These laws have rules including minimum pay rates, minimum working conditions and complaints process.

Workplace Authority is the central point of contact for advice and information on the Australia's workplace relations system.

To find more information, see below.

<b>Workplace</b>	
Website	<a href="http://www.workplace.gov.au">http://www.workplace.gov.au</a>
infoline	1300 369 945
<b>Australian Council of Trade Unions (ACTU)</b>	
Website	<a href="http://www.actu.asn.au">http://www.actu.asn.au</a>
Infoline	1300 362 223

## 6 SHOULD YOU BUY A BUSINESS

Owning a business can be quite an achievement but there are a lot of factors to consider before you start looking to buy or start a business.

### 6.1 Pros and Cons

There are positive and negative factors when owning a business:

PROS	CONS
<p><b>Be your own boss.</b> You can work for yourself and do things your way. have to</p>	<p><b>More responsibilities.</b> Not only being the boss, but you might have to do a lot of the day-to-day work.</p>
<p><b>Reward.</b> The harder you work, the greater your potential earnings.</p>	<p><b>Effort.</b> It's not a nine-to-five job. Holidays and sick days might be the thing of the past. You may have to work while you're sick to keep the business going.</p>
<p><b>Income stream.</b> An existing business with established turnover may provide a safe income, if operating costs are met. If recent profit-and-loss statements show the business is making money, you're off to a good start.</p>	<p><b>Income risk.</b> Owning a business is risky as there is no guaranteed income. If the business isn't making money, nor are you. If the economy slows, so might your business, despite your hard work.</p>
<p><b>Goodwill.</b> If the business is established already and has a good name and location, then you're halfway towards becoming a successful business owner.</p>	<p><b>Goodwill.</b> The previous owners may take the goodwill with them, trading on the business' reputation, contacts and customers. Staff may follow if they don't like the way you do things.</p>
<p><b>Customers and suppliers.</b> You're buying an established customer base which previous owners have built. And with suppliers also in place, you start with many of the key ingredients for running a business.</p>	<p><b>Risk of going under.</b> If your business goes under, so might you. Many people risk their homes and a lot of money to own a business, and that may be lost if the business doesn't work.</p>
<p><b>Staff and management.</b> The previous owner and staff can provide valuable guidance and training. You may also inherit staffs who know what they are doing.</p>	<p><b>Administration.</b> A huge amount of information needs to be digested. Accountants, lawyers and other advisers can help, but you'll need to be on top of the regulatory, financial and administrative requirements of the business.</p>
<p><b>Finance.</b> Lenders are more ready to provide credit where your business has an established income stream and trading record.</p>	<p><b>Asset failure.</b> The business may have faulty or obsolete plant and equipment, or unusable stock</p>

Adapted from: Commonwealth Bank Australia 2009

## 6.2 Checklist for Buying a Business

A checklist from Commonwealth Bank Australia can assist you in making your decision regarding buying a business.

### 1. Are you ready to run a business?

- Do you have industry experience relating to the business you want to buy
- Do you have the management skills and the commitment to run a business?
- Do you know where to get information and support when you need it?

### 2. Why is the business for sale?

- Why is the owner selling?
- How long has the business been on the market?
- Have any offers been made? If so, why have they fallen through?
- What do other people say about the business's reputation?

<b>Suppliers</b>
1.
2.
3.
<b>Customers</b>
1.
2.
3.
<b>Competitors</b>
1.
2.
3.
<b>Nearby businesses</b>
1.
2.
3.

### 3. Key financial information

Current financial statements, going back at least three years:

- Balance sheets
- Profit and loss statements
- Business tax returns

#### **4. Company information**

- Board minutes
- Annual reports
- Shareholder information

#### **5. Business assets and liabilities**

Verified lists of:

- Plant and equipment, fixtures and fittings
- Intellectual property ownership, including trademarks, patents and registered business names
- Inventory, including ageing
- Goodwill – is it transferable?
- Details of any liabilities such as loans.

#### **6. Tax**

Are tax liabilities up to date?

- GST
- PAYG
- Company tax
- Staff super guarantee contributions

#### **7. Staff**

Staff checks and paperwork:

- Background checks on key employees
- Up to date employment contracts
- Position descriptions
- Performance plans and reviews

#### **8. Key relationships**

Have you seen the customer database?

- If any customers are on contracts, check expiry dates and renewal options.
- Are customers likely to leave with the owner?
- Is there a restraint of trade clause in the contract?
- Details of major suppliers, distributors, customers and competitors:

Business name	Contact details
<b>Suppliers</b>	
1.	
2.	
3.	
4.	
5.	
<b>Distributors</b>	
1.	
2.	
3.	
4.	
5.	
<b>Customers</b>	
1.	
2.	
3.	
4.	
5.	
<b>Competitors</b>	
1.	
2.	
3.	
4.	
5.	

### 9. Legal, compliance and contractual issues

- Is the business involved in any current or potential litigation?
- Do you need licenses or permits to operate the business? If so, are they up to date?
- Does the business comply with all relevant government regulations?
- Check all existing contracts such as leases, mortgages, especially on the business premises
- Get your lawyer to check the sale contract and conduct any relevant searches.

### 10. Costs of buying the business

Legal fees	
Borrowing costs of any finance	
Stamp duty	
Accountant's or adviser's fees	
<b>Total</b>	

Source: Commonwealth Bank Australia 2009

# 7 HOW TO SETTLE/COPE WITH THE EMOTIONAL SIDE OF MIGRATION FOR BOTH ADULTS AND CHILDREN WHO IMMIGRATE

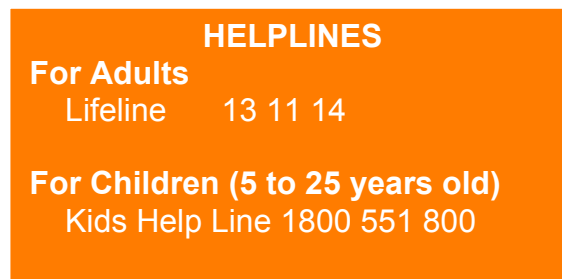
## 7.1 Overview of Support in Australia

A new country often means new people, new traditions and all this can result in a mix of emotions and difficulties for some people. It is important to know that there are a range of services available for adults and children. You may be moving with your family and you have each other's support. Or you already have a number of friends living at your destination. They can be of enormous support.

As discussed earlier, Centrelink provides a range of services, advice and monetary assistance to the Australian community. There is a section - "Have you recently moved to Australia to settle?" under the Individuals tab on the Centrelink home page that may be of assistance.

In schools around Australia, there are guidance officers who can offer counselling services for children and families.

There is a number of confidential telephone counselling services available in Australia including:



**HELPLINES**

**For Adults**  
Lifeline 13 11 14

**For Children (5 to 25 years old)**  
Kids Help Line 1800 551 800

## 7.2 Tips on adjusting to living in Australia

- **Take your time**
- **Meet other people who have moved to Australia previously** – *to share ideas and help one another out*
- **Be positive** – *remember what it was that motivated you to move to Australia in the first place*
- **Be open and adaptable to new things** – *this way you will be able to understand and appreciate things*
- **Take up a sport or hobby** – *to meet other people and keep yourself busy*
- **Keep a diary** – *this is an excellent source where you can record your feelings as the longer you live in Australia for and reflect back on in the future*
- **Watch the Australian news and programs** – *to increase understanding of the Australian way of life.*
- **Most importantly, don't worry and be happy!**

## PREPARE FOR WHEN YOU GET HERE, BEFORE YOU GET HERE

Have you got worries about living in Australia?

Emotional worries about settling, leaving, making friends in Australia?

Stressed about the emotional side of migration?

Settlement Expert and Creator and Business Owner of the [www.livingdownunder.co.uk](http://www.livingdownunder.co.uk) series of DVDs Tessa Steven is here to help.

Bringing a series of downloadable videos. A series of interviews with people in Australia, successful migrants who have overcome challenges and want to share their stories, knowledge and expertise with you.

#### TOPICS BEING COVERED INCLUDE:

On the emotional side

- Leaving friends and colleagues in the UK
- Separation from family and grandparents
- Bringing teenagers to Australia
- Coping with grief, and emotion often associated with migration
- Interviews with successful migrant families with children from split marriages/ court cases, visa complications and medical issues
- Interviews with migrants who have retired

Tessa Steven has devoted her life to helping people settle and enjoy their dream life in Australia and wants to prepare you for your migration, before your migration and will also be interviewing experts and specialists in their fields to bring you on downloadable video, the following interviews

- How to get your visa quickly, interviewing migration experts
- Bringing your money to Australia, and getting the best rates
- Interviews with top tax specialists, to ensure you understand the Australian systems
- Should you buy/build or rent a house when you arrive
- Understanding the Australian economy, and where the country sits in the world
- Should you buy a business in Australia, buying yourself a job, or should you get a job
- How to finance yourself correctly when you arrive, and getting your structure right

ALL INTERVIEWS WILL BE CONDUCTED WITH PEOPLE LIVING IN AUSTRALIA

## 8 THE TAX SYSTEM

The Australian tax year, also known as the financial year, runs from 1 July to 30 June every year. It is under the Australian law that most people are required to lodge tax returns with the Australian Taxation Office (ATO) after 30 June and before 31 October each year.

You need a Tax File Number (TFN) in order to receive an income in Australia. You can apply for a TFN through the following methods:

- Telephone – 13 28 61
- Online - [Australian Taxation Office website](#)
- In person – Centrelink locations

To apply online, you need a valid passport or relevant travel documents and must be:

- authorised to work in Australia by the Department of Immigration and Citizenship (DIAC) or have a valid overseas student visa
- allowed to remain here indefinitely, and
- in Australia when you lodge your application.

Current tax rates as percentages (2008 – 2009) are displayed in the table below:

Taxable income	Tax rate
\$0 - \$6,000	Nil
\$6,001 - \$34,000	15 percent
\$34,001 - \$80,000	30 percent
\$80,001 - \$180,000	40 percent
Over \$180,001	45 percent

**Source: Living in Australia 2009**

In addition to the above rates, a Medicare levy is deducted at 1.5 percent of your taxable income.

If you want to or are operating a business, you will need an Australian Business Number (ABN) for your dealings with the Australian Taxation Office. Contact the Office for more information.

### Australian Taxation Office

Tax File Number Helpline	13 28 61 (select option 2)
Business and GST enquiries	13 28 66
Personal Tax Helpline	13 28 61 (select option 4)
Website	<a href="http://www.ato.gov.au">www.ato.gov.au</a>

## 8.1 How to Avoid the Pitfalls

- Always lodge your tax returns between 30 June and 31 October every year
- Be consistent with record-keeping
  - Record all information from business transactions in a cash book
- Store all taxation documents for a period of five years
- MYOB [www.myob.com](http://www.myob.com) and QUICKBOOKS [www.quicken.com.au](http://www.quicken.com.au) are both effective software programmes devised for the Australian Tax System.

You may need a bookkeeper and also an accountant when living in Australia, depending on your financial structure and income streams

## 9 THE EDUCATION SYSTEM

### 9.1 Finding the right place for your studies

Finding the right place for your studies can be a daunting task. Below information hopes to assist you understand the education system in Australia.

There is a website that may assist you to find information about education in Australia:

#### Study in Australia

Website

<http://www.studyinaustralia.gov.au>

Visual information can also be seen on the Living Down Under Study DVD, available at [www.livingdownunder.co.uk](http://www.livingdownunder.co.uk)

#### **Primary and secondary education**

School education in Australia starts with Kindergarden or preparatory year ('prep') followed by twelve years in the primary and secondary school sector.

It is compulsory that children aged between 6 and 15 years to attend school. Most children start their school years at the age of 4 or 5 and continue to 17 or 18 years old as they complete high school.

There are two different types of schools in Australia: government or non-government schools. Some schools are co-educational, teaching boys and girls; others teach girls only or boys only.

<b>The difference between government and non-government schools</b>	
Government schools	<ul style="list-style-type: none"><li>• Free education</li><li>• Voluntary contribution by parents to enhance school's educational and sporting programs</li></ul>
Non-government schools	<ul style="list-style-type: none"><li>• Charge fees</li><li>• May have religious affiliation</li></ul>

**Source: Department of Immigration 2009**

You can find out more information about the education system in individual states and territories by visiting their websites:

Australian Capital Territory	<a href="http://www.det.act.gov.au/">http://www.det.act.gov.au/</a>
New South Wales	<a href="http://www.schools.nsw.edu.au/">http://www.schools.nsw.edu.au/</a>
Northern Territory	<a href="http://www.det.nt.gov.au/education/">http://www.det.nt.gov.au/education/</a>
Queensland	<a href="http://education.qld.gov.au/">http://education.qld.gov.au/</a>
South Australia	<a href="http://www.decs.sa.gov.au/">http://www.decs.sa.gov.au/</a>
Tasmania	<a href="http://www.education.tas.gov.au/">http://www.education.tas.gov.au/</a>
Victoria	<a href="http://www.education.vic.gov.au/">http://www.education.vic.gov.au/</a>
Western Australia	<a href="http://www.det.wa.edu.au/education/">http://www.det.wa.edu.au/education/</a>

The school year for primary and secondary school is broken up into four terms. See tables below for dates. Note: these are for 2009 only.

State	Term dates	Holidays
<b>Queensland</b> 1 <sup>st</sup> term 2 <sup>nd</sup> term 3 <sup>rd</sup> term 4 <sup>th</sup> term	27 January – 13 April 20 April – 26 June 13 July – 18 September 5 October – 11 December	14 April – 19 April 27 June – 12 July 19 September – 4 October 12 December – 26 January
<b>New South Wales</b> 1 <sup>st</sup> term 2 <sup>nd</sup> term 3 <sup>rd</sup> term 4 <sup>th</sup> term	27 January – 9 April 28 April – 10 July 27 July – 2 October 19 October – 18 December	10 April – 27 April 11 June – 26 July 3 October – 18 October 19 December – 26 January
<b>Victoria</b> 1 <sup>st</sup> term 2 <sup>nd</sup> term 3 <sup>rd</sup> term 4 <sup>th</sup> term	28 January – 3 April 20 April – 26 June 13 July – 18 September 5 October – 18 December	4 April – 19 April 27 June – 12 July 19 September – 4 October 19 December – 26 January
<b>Australian Capital Territory</b> 1 <sup>st</sup> term 2 <sup>nd</sup> term 3 <sup>rd</sup> term 4 <sup>th</sup> term	30 January – 9 April 28 April – 3 July 20 July – 25 September 12 October – 18 December	10 April – 27 April 4 July – 19 July 26 September – 11 October 19 December – 28 January
<b>Northern Territory</b> 1 <sup>st</sup> term 2 <sup>nd</sup> term 3 <sup>rd</sup> term 4 <sup>th</sup> term	28 January – 3 April 14 April – 19 June 20 July – 25 September 5 October – 11 December	4 April – 13 April 20 June – 19 July 26 September – 4 October 12 December – 26 January
<b>South Australia</b>		

1 <sup>st</sup> term	27 January – 9 April	10 April – 26 April
2 <sup>nd</sup> term	27 April – 3 July	4 July – 19 July
3 <sup>rd</sup> term	20 July – 25 September	26 September – 11 October
4 <sup>th</sup> term	12 October – 11 December	12 December – 27 January
<b>Western Australia</b>		
1 <sup>st</sup> term	2 February – 9 April	10 April – 28 April
2 <sup>nd</sup> term	29 April – 3 July	4 July – 20 July
3 <sup>rd</sup> term	21 July – 25 September	26 September – 12 October
4 <sup>th</sup> term	13 October – 17 December	18 December – 31 January
<b>Tasmania</b>		
1 <sup>st</sup> term	(North) 10 February – 29 May (South) 11 February – 29 May	30 May – 14 June
2 <sup>nd</sup> term	15 June – 4 September	5 September – 20 September
3 <sup>rd</sup> term	21 September – 17 December	18 December – <i>(to be updated later 2009)</i>

**Source: Department of Education, Employment and Workplace Relations 2009**

### Tertiary Education

After completing high school, should students wish to continue studying in their preferred field for their potential future career, they can choose study either in universities or TAFEs (Technical and Further Education).

There are a range of universities and Technical and Further Education (TAFE) providers in Australia:

<b>UNIVERSITIES</b>	<b>TAFES</b>
<b>Queensland</b> <ul style="list-style-type: none"> <li>• Australian Catholic University</li> <li>• Bond University (Bond)</li> <li>• Central Queensland University</li> <li>• Griffith University</li> <li>• James Cook University</li> <li>• Queensland University of Technology</li> <li>• University of Queensland</li> <li>• University of Southern Queensland</li> <li>• University of the Sunshine Coast</li> </ul>	<ul style="list-style-type: none"> <li>• Barrier Reef Institute of TAFE</li> <li>• Brisbane North Institute of TAFE</li> <li>• Central Queensland Institute of TAFE</li> <li>• Gold Coast Institute of TAFE</li> <li>• Logan Institute of TAFE</li> <li>• Moreton Institute of TAFE</li> <li>• Mt. Isa Institute of TAFE</li> <li>• Open Learning Institute of TAFE</li> <li>• Southbank Institute of TAFE</li> <li>• Southern Queensland Institute of TAFE</li> <li>• Sunshine Coast Institute of TAFE</li> <li>• The Bremer Institute of TAFE</li> <li>• Tropical North Institute of TAFE</li> <li>• Wide Bay Institute of TAFE</li> <li>• Yeronga Institute of TAFE</li> </ul>
<b>New South Wales</b> <ul style="list-style-type: none"> <li>• Australian Catholic University</li> <li>• Charles Sturt University</li> <li>• Macquarie University</li> </ul>	<ul style="list-style-type: none"> <li>• Hunter Institute</li> <li>• Illawarra Institute</li> <li>• New England Institute</li> </ul>

<ul style="list-style-type: none"> <li>• Southern Cross University</li> <li>• University of Sydney</li> <li>• University of Newcastle</li> <li>• University of New England</li> <li>• University of New South Wales</li> <li>• University of Technology Sydney</li> <li>• University of Wollongong</li> </ul>	<ul style="list-style-type: none"> <li>• Northern Sydney Institute</li> <li>• Open Training and Education Network</li> <li>• Riverina Institute</li> <li>• South Western Sydney Institute</li> <li>• Sydney Institute</li> <li>• Western Institute</li> <li>• Western Sydney Institute</li> </ul>
<b>Australian Capital Territory</b> <ul style="list-style-type: none"> <li>• Australian Catholic University</li> <li>• Australian National University</li> <li>• University of Canberra</li> </ul>	<ul style="list-style-type: none"> <li>• Canberra Institute of Technology</li> </ul>
<b>Victoria</b> <ul style="list-style-type: none"> <li>• Australian Catholic University</li> <li>• Deakin University</li> <li>• La Trobe University</li> <li>• Monash University</li> <li>• RMIT University</li> <li>• Swinburne University of Technology</li> <li>• University of Ballarat</li> <li>• University of Melbourne</li> <li>• Victoria University</li> </ul>	<ul style="list-style-type: none"> <li>• Bendigo Regional Institute of TAFE</li> <li>• Central Gippsland Institute of TAFE</li> <li>• Chisholm Institute of TAFE</li> <li>• East Gippsland Institute of TAFE</li> <li>• Gordon Institute of TAFE</li> <li>• Goulburn Ovens Institute of TAFE</li> <li>• Holmesglen Institute of TAFE</li> <li>• Institute of Land and Resources TAFE</li> <li>• Kangan Batman Institute of TAFE</li> <li>• Northern Melbourne Institute of TAFE</li> <li>• RMIT TAFE</li> <li>• South West Institute of TAFE</li> <li>• Sunraysia Institute of TAFE</li> <li>• University of Ballarat (TAFE)</li> <li>• Victoria University (TAFE)</li> <li>• William Angliss Institute of TAFE</li> <li>• Wodonga Institute of TAFE</li> </ul>
<b>Northern Territory</b> <ul style="list-style-type: none"> <li>• Charles Darwin University</li> </ul>	
<b>Western Australia</b> <ul style="list-style-type: none"> <li>• Edith Cowan University</li> <li>• Curtin University of Technology</li> <li>• Murdoch University</li> <li>• University of Notre Dame Australia</li> <li>• University of Western Sydney</li> <li>• University of Western Australia</li> <li>•</li> </ul>	<ul style="list-style-type: none"> <li>• Central TAFE</li> <li>• Central West College of TAFE</li> <li>• Challenger TAFE</li> <li>• Eastern Pilbara College of TAFE</li> <li>• Great Southern TAFE</li> <li>• Kimberley College of TAFE</li> <li>• Midland College of TAFE</li> <li>• South East Metropolitan College of TAFE</li> <li>• South West Regional College of TAFE</li> <li>• West Coast Collage of TAFE</li> <li>• West Pilbara College of TAFE</li> </ul>
<b>South Australia</b> <ul style="list-style-type: none"> <li>• Flinders University</li> <li>• University of Adelaide</li> <li>• University of South Australia</li> </ul>	<ul style="list-style-type: none"> <li>• Eynesbury Senior College</li> <li>• International College of Hotel Management</li> <li>• SA College of Natural Medicine</li> <li>• South Australian Institute of Business and Technology</li> </ul>
<b>Tasmania</b> <ul style="list-style-type: none"> <li>• University of Tasmania</li> </ul>	<ul style="list-style-type: none"> <li>• The Institute of TAFE Tasmania</li> </ul>

**Source: Australian Universities 2009**

## 9.2 Assessment System

Some states and territories in Australia have a different assessment system to evaluate student's learning and performance. The tables below are quite standard in Australia:

<b>Assessment System in Primary and Secondary schools</b>	
<b>A</b>	Outstanding Achievement
<b>B</b>	High Achievement
<b>C</b>	Satisfactory Achievement
<b>D</b>	Unsatisfactory Achievement
<b>E</b>	Fail

<b>Assessment System in Tertiary Education</b>	
<b>High Distinction (HD)</b>	100 to 80 percent
<b>Distinction (D)</b>	79 to 70 percent
<b>Credit (CR)</b>	69 to 60 percent
<b>Pass (P)</b>	59 to 50 percent
<b>Fail (F)</b>	Under 50 percent

# 10 THE HEALTH SYSTEM

The Australian health system is generally a mixture of both public and private sector health service providers. The Australian Government currently funds three major national subsidy schemes, namely, Medicare, the Pharmaceutical Benefits Scheme and 30% Private Health Insurance Rebate.

The aim of funding system is to give every person in Australia access to health services at affordable or at no cost.

## 10.1 Medicare

Medicare enables you access to

- Free treatment in a public hospital
- Free or subsidised treatment by practitioners such as doctors, including specialists, participating optometrists or dentists (specified services only)

Medicare enrolments and medical benefits payments are administrated by Medicare Australia through its offices in most shopping centres. Your contribution to the health care system is based on your income and is made through taxes and the Medicare levy.

**For more information about Medicare**

<http://www.medicareaustralia.gov.au>

## 10.2 Medical Assistance

There are services available for emergency and non-emergency situations. Emergency treatment can be obtained through the emergency department of public hospitals (which operates 24 hours a day).

To find a hospital near you, you can find a number of these in the White Pages directory.

You can seek non-emergency service by visiting General practitioners (or GPs). Some doctors will either charge you for their service or not. Bulk billing is when you are asked to sign a Medicare form and this form is sent to Medicare. ***Always bring your Medicare card with you.***

### **Emergency Number**

The emergency number in Australia is **000**. Only use this number when you are facing a life-threatening emergency.

This is for fire, police and ambulance emergency services.

## SUMMARY OF USEFUL LINKS

- Australian Government - <http://www.australia.gov.au>
- Australian Taxation Office - <http://www.ato.gov.au>
- Career One - <http://www.careerone.com.au>
- Centrelink - <http://www.centrelink.gov.au>
- Department of Immigration and Citizenship - <http://www.immi.gov.au>
- Medicare Australia - <http://www.medicareaustralia.gov.au>
- Seek - <http://www.seek.com.au>
- Study in Australia - <http://www.studyinaustralia.gov.au>
- Workplace - <http://www.workplace.gov.au>

# REFERENCES

Information and websites were found from the following sources:

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8. Australian Universities
9. Career One
10. Centrelink
11. Commonwealth Bank Australia
12. Department of Education, Employment and Workplace Relations
13. Department of Housing Queensland
14. Department of Immigration
15. Department of Infrastructure, Energy and Resources
16. Department of Planning and Infrastructure
17. First Home Owner Grant
18. Government of South Australia Department of Education and Children's Services
19. Job Guide 2009
20. Kids Help Line
21. Lifeline
22. Living in Australia
23. Medicare Australia
24. New South Wales Department of Education and Training
25. Northern Territory Government Department of Education
26. Northern Territory Transport Group
27. Ok Travel
28. Queensland Department of Education, Training and the Arts
29. Queensland Transport
30. Real Estate Australia
31. Residential Tenancies Authority
32. Roads and Traffic Authority
33. Seek
34. Study in Australia
35. Tasmania Department of Education
36. The Government of Western Australia Department of Education and Training
37. Transport SA
38. Vic Roads
39. Victoria Department of Education and Early Childhood Development
40. Wages
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## **ABOUT LIVING DOWN UNDER**

Living Down Under is a company created to help people see visually what life is really like in Australia, through the series of ten DVDs available, you will see over 500 clips of video footage.

Filmed in high definition, these DVDs are split into eleven sections and will cover every aspect and most questions you may have about life in Australia.

The DVDs currently available are Australia with UK comparisons, Brisbane, Gold Coast, Sunshine Coast, Sydney, Melbourne, Perth, Study, Retire and Australia Global with language translations including sign.

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Living Down Under are proud supporters of  
[www.tdbmarketing.com.au](http://www.tdbmarketing.com.au)  
[www.iqinc.com.au](http://www.iqinc.com.au)

The logo for 'Living Down Under' features the words 'Living', 'Down', and 'Under' in a stylized, rounded font. 'Living' is blue with a white outline, 'Down' is orange with a white outline, and 'Under' is green with a white outline. A yellow sun with rays is positioned behind the letter 'o' in 'Down'. A green palm tree is positioned behind the letter 'e' in 'Under'. Below the text are two white wavy lines representing water. The domain '.co.uk' is written in a small, dark font at the bottom right of the logo.

Living Down Under  
.co.uk