



Congratulations on your decision to migrate to Australia. We wish you well and hope you will be happy in your new home.

This form provides a short summary of some key areas you should consider when preparing for your new life in Australia. For most migrants the primary sources of information about Australia are relatives, friends and contacts in Australia. Any extra research you are able to do before your arrival will help your settlement prospects.

The Department of Immigration and Citizenship (the department) *Living in Australia* web pages are available from www.immi.gov.au/living-in-australia/ and provide more detailed settlement information and include services available for newly arrived migrants.

The *Beginning a Life in Australia* booklets are provided for each state and territory and are available in English and 37 community languages. They have detailed information about services for prospective and newly arrived migrants, and are available from www.immi.gov.au/living-in-australia/settle-in-australia/

Australia's diverse society

Australia is a tolerant, diverse society with people from many different cultural, ethnic, linguistic and religious backgrounds. Australians come from all corners of the world. About 45% of Australians were either born overseas or have a parent who was born overseas.

Australians practise a wide variety of religions. Everyone is free to express and maintain their cultural and religious traditions, within the law, and can participate and belong as an Australian. At first, you may not be used to such diversity, but if you are open and respectful towards people, ideas and traditions, you are likely to fit in and be successful in your new life.

The freedom and equality we enjoy in Australia depends on everyone fulfilling their responsibilities. We expect you to be loyal to Australia, support our democratic way of life and help maintain Australia's tradition of acceptance, inclusion and fairness for all. There are federal, state and territory laws that prohibit discrimination on a range of grounds (such as race, gender, disability or age) and in a range of areas of public life (such as employment, education, accommodation, access to goods and services, and government actions).

English is the national language, although there are around 300 languages, including indigenous languages, spoken in Australia. If you cannot speak English we strongly encourage you to learn as soon as practical after arrival. You may be eligible for free classes through the Adult Migrant English Program (AMEP). Details about this program are on page 4.

Customs and quarantine

The Australian mission can give you information on Australian customs and quarantine regulations. It will tell you what you can and cannot bring into Australia, the special conditions for bringing in your household goods, animals/animal products, and about customs duties. For more information go to www.customs.gov.au

Money and banking

You should arrange traveller's cheques or other negotiable currency such as US or Australian dollars before you travel. You can exchange foreign currency into Australian dollars at most Australian international airports.

People usually keep their money in a bank or other financial institution. If you open an account with one of these institutions within 6 weeks of arrival, you usually need only your passport. After 6 weeks you will need extra identification to open an account.

Transport

You will need to find transport from the airport to your accommodation. There are taxis and buses at all international and most other airports.

To drive a car, you need an Australian driver's licence. An international driver's licence may be acceptable for a short time. Contact the nearest state or territory transport department for information about getting a driver's licence. The local telephone directory lists the relevant agency with contact details.

Housing

To rent/buy a house/flat, you can find out what is available through advertisements in newspapers, on the internet or through real estate agents. Payment of a bond, equal to a month's rent, plus one month's rent in advance is usual practice when renting. Housing in Australia can be difficult to find and rent can be expensive.

Schools

School is compulsory for all children between 5 and 15 years of age. These ages may vary slightly in some states and territories. You should enrol your children in a school as soon as possible.

Pre-school is also available for children between 3 and 5 years of age. It is usually part-time and is not compulsory.

Information about local schools is available from state or territory education departments. The local telephone directory gives contact details.

Cost of living in Australia

The cost of living in Australia, compared to many other countries, is high. It is essential that you think about how you will provide for yourself and your family for at least the first 2 years. Do not assume you will find a job quickly.

The cost of relocating is high. There are significant costs involved in travelling to Australia, moving household goods and setting up a new home.

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Two-year waiting period for social security

Most newly arrived migrants have to live as permanent resident visa holders in Australia for 2 years before they can get most social security payments. These include unemployment assistance (Newstart Allowance or Sickness Allowance), student assistance (Austudy or Youth Allowance) and other assistance such as a Health Care Card. To be eligible for Age and Disability pensions, you generally have to live as a permanent resident visa holder in Australia for 10 years.

It is very important to understand that you should have enough money to support yourself (and your dependants) for at least your first 2 years in Australia. If you have a sponsor or an assurer you should ask them, prior to your arrival in Australia, about the support they are willing and able to provide.

Waiting period exemptions

A payment called Special Benefit may be available during the waiting period if you are in hardship because you have suffered a substantial change of circumstances beyond your control. This payment is only available in very limited circumstances. Inability to find a job or running out of money are not sufficient reasons to qualify for Special Benefit.

If you become widowed, disabled or a single parent after commencing to live in Australia as a permanent resident visa holder, you may be eligible for an allowance or pension. You may also be able to get a pension without having lived in Australia for 10 years if you are covered by an international social security agreement. As at January 2009, Australia has social security agreements with 22 countries.

If you are a migrant who is a humanitarian entrant, or a partner or dependent child of a refugee; an Australian citizen, or a partner or dependent child of an Australian citizen; or a permanent resident who has lived in Australia for 2 years at any time, you may be exempt from the two-year waiting period for most social security payments.

If you are caring for a person who is a permanent resident and if you are holding a specific Carer visa, you may be exempt from the waiting period for Carer Payment. You may also be eligible for Carer Allowance which is not subject to a waiting period.

Help for families with children

New migrants with dependent children may be able to receive Family Assistance payments to help with the cost of raising children. Generally, you must hold a permanent visa in order to be eligible, but there are some exceptions. There is no waiting period for these payments. Family Assistance payments are intended only as an income supplement and do not provide enough to live on.

Family Assistance benefits include Family Tax Benefit Part A, Family Tax Benefit Part B, Child Care Benefit and Child Care Tax Rebate. The amount of Family Tax Benefit you may be entitled to depends on the age and number of children in your family and on your family's total annual income over the current income year. Child Care Benefit may be paid to help with the cost of putting your child into child care. The amount of Child Care Benefit you may receive will depend on your family's annual income over the current income year, the type of child care you choose (approved or registered), the number of children in child care, the reason you are using care and how many hours of child care you use. Your child must also be up-to-date with immunisation or have an immunisation exemption for you to be eligible to receive the Child Care Benefit.

From 1 July 2008, the Child Care Tax Rebate increased from 30% to 50% of out-of-pocket costs (the amount you pay for child care after your Child Care Benefit amount is taken out) up to AUD7,500 (indexed) per child per year and can be paid quarterly rather than annually. You may be eligible for the Child Care Tax Rebate if you use approved child care, are eligible for Child Care Benefit (entitled at a rate of zero or more) and you and your partner pass the work, training, study test.

There are also 2 other forms of extra assistance for families with babies. The Baby Bonus Payment provides money to help with the extra costs of a new baby. Maternity Immunisation Allowance is a separate payment for families with children who are up-to-date with immunisation or are exempt from the immunisations requirements.

In Australia, you will find the Family Assistance Office in all Medicare offices and Centrelink Customer Service Centres. Further information can be obtained from:

Website: www.familyassist.gov.au

Telephone: 136 150 (in Australia)
131 202 (for information in languages other than English)

General early childhood education and child care information is available from:

Website: www.mychild.gov.au

Telephone: 133 684 (in Australia)

More information about social security

Centrelink contributes to the social and economic outcomes set by government by delivering services to assist people to become self-sufficient and supporting those in need. There are many rules which affect all Centrelink administered entitlements. The information provided here is a general guide only and you must discuss your specific needs with Centrelink.

You can find Centrelink office locations and telephone numbers in the local telephone directory. You can speak to Centrelink staff and have your questions answered in languages other than English by calling 131 202. This is not an interpreter service. Calls to this number are charged at the cost of a local call from anywhere in Australia. Calls made from public pay phones or mobile phones may be charged at a higher rate.

More information about social security payments or international agreements before arriving in Australia can be obtained from:

Website: www.centrelink.gov.au

Mail: Centrelink International Services
GPO Box 273
HOBART TAS 7001
AUSTRALIA

Telephone: 131 673 (Centrelink International Services in Australia)
131 202 (for information in languages other than English)
+613 6222 3455 (outside Australia)

(Note: Free call numbers for Centrelink offices overseas are available on the Centrelink website)

Health

The Australian Government provides help with medical expenses and hospital care through a scheme called Medicare. The government also subsidises the cost of most medicine under the Pharmaceutical Benefits Scheme (PBS). Medicare and the PBS are administered by Medicare Australia.

To find out if you are eligible, and to enrol in Medicare, visit your local Medicare office with your passport, travel documents and permanent visa. If you are not already the holder of a permanent visa, you will also need to provide details of any permanent visa/migration applications you have lodged.

Most temporary visa holders are not eligible to enrol in Medicare, however there are some exceptions, for example people who have applied for a permanent visa and meet the necessary criteria. You should visit your local Medicare office to find out if you are eligible. If all eligibility requirements are met, you may be given your Medicare card number to use until your card arrives in the mail in about 3 weeks. In most cases, you will pay for medical care then receive a refund for some of the payment.

Medicare Australia administers the Australian Childhood Immunisation Register. If you have a child under 7 years of age, please make sure that you bring their immunisation records to help your doctor in Australia determine if their immunisations are up-to-date. This is a requirement for some Family Assistance payments.

Medicare Australia administers the Australian Organ Donor Register (the Donor Register). People who are over 16 years of age can register their organ donation decision on the Donor Register. For people with serious or life-threatening illness, organ or tissue transplantation may mean a second chance at life.

In addition, Medicare Australia provides help with Family Assistance payments and services. Some of the payments available at your local Medicare office include Family Tax Benefit, Baby Bonus, Child Care Benefit, and Maternity Immunisation Allowance.

Medicare Australia has an information kit which is translated into 19 languages and is available in English large print, Braille and on audio CD and cassette. The kit has information about Medicare Australia's services and explains the eligibility requirements for benefits and payments. Copies of the kit are available from the Medicare Australia website or from your local Medicare office or Migrant Resource Centre.

For more information:

Website: www.medicareaustralia.gov.au

E-mail: info@medicareaustralia.gov.au

Telephone: 132 011* – Medicare

1800 020 613** – Pharmaceutical Benefits Scheme

1800 653 809** – Australian Childhood
Immunisation Register

1800 777 203** – Australian Organ Donor Register

1800 552 152** – Hearing and speech impaired

131 450* – Translating and Interpreting Service

Mail: Medicare Australia

GPO Box 9822

In your capital city

Private health insurance

Many Australians choose to take out private health insurance. This covers some or all of the cost of treatment as a private patient in private or public hospitals, and can extend to some services that Medicare does not cover, such as dental care, most optical care and ambulance transport. If you are considering taking out private health insurance you should be aware of the following:

1. The 30% Rebate – You are eligible to claim the 30% rebate if you are eligible for Medicare and have a complying health insurance policy that provides hospital treatment, general treatment ('ancillary' or 'extras') cover or both. The rebate will generally give you back 30% of the total cost of your private health insurance (for people aged 65–69 years the rebate is 35%, and for people aged 70 years and over the rebate is 40%).
2. The Medicare Levy Surcharge – Most Australian taxpayers have a Medicare Levy included in the amount of tax they pay. The Medicare Levy Surcharge is an additional 1% surcharge imposed on people who earn over a certain income threshold and do not have hospital insurance. The income thresholds are AUD70,000 per year for singles and AUD140,000 per year for couples or families. These thresholds will be indexed in future to keep pace with changes to average wages.
3. Lifetime Health Cover – Lifetime Health Cover (LHC) is a financial loading that may be payable in addition to the basic premium for private health insurance hospital cover. To avoid the LHC loading, you must purchase hospital cover before your LHC deadline. The deadline is generally 1 July following your 31st birthday, but as a new migrant to Australia your LHC deadline may be later, depending on your age when you arrive in Australia.

If you purchase hospital cover after your deadline you may be required to pay a LHC loading – an extra 2% on your premium for each year you are over 30 at the time you commence cover. For instance, if you wait until you are 40, you could be paying an extra 20% on the cost of your hospital cover.

New migrants to Australia who are already over 31 do not pay an increased cost if they purchase private hospital cover within 12 months from the day they are registered as eligible for Medicare. It is important to consider taking out hospital cover in the first year after you are registered for Medicare. If you choose to wait more than 12 months after you are registered for Medicare, then you will be required to pay a LHC loading in addition to your premium. If you are under 31 when you arrive in Australia however, then your LHC deadline will be the same as everybody else's (1 July following your 31st birthday).

More information about private health insurance can be obtained from:

Website: www.privatehealth.gov.au

E-mail: privatehealth@health.gov.au

Mail: MDP 86

Department of Health and Ageing

GPO Box 9848

CANBERRA ACT 2601

AUSTRALIA

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* Call charges apply

** Call charges apply from mobile and pay phones only

Employment in Australia

The Australian labour market is very competitive. Employment in Australia depends on economic factors, the type of work sought and specific circumstances which may affect the availability of work in different parts of the country. **Approval to migrate does not guarantee a job**, even for applicants assessed as highly skilled.

At December 2008, the trend unemployment rate for Australia was 4%. Migrants who arrived in the period from November 1997 to 2007 had an estimated unemployment rate of 5% (original data). In December 2008 migrants born in the main English-speaking countries had an unemployment rate of 4%, while those born in other countries had a rate of 5.7%. Generally, migrants who have had more time to settle in Australia have lower unemployment rates. Similarly, those who enter Australia under the Skill Stream have lower unemployment rates than those entering under other categories.

To find out about your work prospects, read Australian newspapers, especially the Wednesday and Saturday editions, which list job vacancies.

Before leaving for Australia you should find out if any special requirements or conditions apply to the work you wish to do. For many jobs in Australia, applicants must be able to be registered or licensed with an Australian state or territory authority, and/or be eligible for membership of a professional or industry organisation.

You should find out if any registration or licensing requirements apply to your job. Dependants should make similar enquiries about their job prospects, whether or not they intend to seek work immediately on arrival.

Migrants who do not have a job should register with Centrelink as soon as possible after arrival. As most newly arrived migrants are generally not eligible for income support payments for 2 years, they may only have access to a limited range of government-funded job search support services through Job Network members. However, migrants who are permanent residents and meet other eligibility criteria may be able to access the full range of Job Network services.

Employment program, job search and skills recognition information is available on the following websites:

- Australian Jobsearch (for information on jobs, employment prospects, skills shortages and careers in Australia) www.jobsearch.gov.au
- Australian Workplace (for information on the Australian workplace) www.workplace.gov.au
- Skilled Migrant (for primary applicants in selected Skill Stream categories with Migration Occupation in Demand List skills) www.skilledmigrant.gov.au
- Trades Recognition Australia (for recognition of trade qualifications) www.workplace.gov.au/tra
- Australian Skills Recognition Information (for recognition of overseas qualifications and skills) www.immi.gov.au/asri

Income tax

Australian residents are taxed on their worldwide income and they must declare both Australian and foreign income in their annual income tax return. If you have income from overseas, you must include it in your tax return even if tax was taken out in the country where you earned the income. If foreign income is taxable in Australia, and you paid foreign tax on it, you may be entitled to a foreign income tax offset.

A tax file number (TFN) is a unique number issued by the Australian Tax Office to individuals and organisations for identification and record keeping purposes. Generally, if you intend to earn money in Australia, regardless of your age, it is to your advantage to apply for a TFN. Without a TFN employers must withhold 46.5% from payments they make to you. This may be much more than needs to be withheld. You can apply for a TFN by telephoning the Tax Office and having an application form sent to you. Alternatively, you can apply for a TFN at the Tax Office website 24 hours a day, 7 days a week.

For more information:

Website: www.ato.gov.au

Telephone: 132 861 (in Australia)

Migrant Community Settlement Services

The Department of Immigration and Citizenship funds a range of settlement services aimed at assisting migrants and humanitarian entrants to become active participants in the Australian community as soon as possible after arrival. The Department of Immigration and Citizenship provides funding to community organisations under the Settlement Grants Program. You can find your nearest Settlement Service providers at www.immi.gov.au/living-in-australia/settle-in-australia/find-help/where-to-help/

Settlement Service providers can provide eligible migrants with information on how to access mainstream services such as housing, childcare, employment and schooling. They can also provide you with links to support networks that may be able to assist you to settle into the community.

Language education and assistance

The Department of Immigration and Citizenship provides 2 important services to migrants needing language assistance. They are the Adult Migrant English Program (AMEP) and the Translating and Interpreting Service (TIS National).

The Adult Migrant English Program (AMEP)

Learning English is one of the first and most important steps you can take towards settling successfully in Australia and achieving your personal, social and economic goals. If you are eligible, the Adult Migrant English Program (AMEP) can provide you with basic English language tuition that will help you deal with everyday social situations and some work situations.

If you qualify for the AMEP, you can learn English for up to 510 hours, or until you reach functional English, whichever comes first. If you are a humanitarian entrant who has had difficult experiences like torture or trauma before coming to Australia, or only a small amount of formal schooling, you may be able to access more English lessons.

You must register for AMEP classes with your local AMEP service provider within 3 months of coming to Australia or gaining permanent residence. You must begin classes within one year, or you may not be able to learn English with the AMEP. Once you have registered, you may be able to delay starting your English classes if family, work or other responsibilities make it difficult for you to attend classes.

The AMEP offers a number of different ways to learn. You can go to classes full-time or part-time, you can learn at home with AMEP Distance Learning or practise English with the help of a home tutor. If you have children under school age you may be able to leave them in free child care while you are in class.

Contact the Department of Immigration and Citizenship enquiry line on 131 881, or visit the AMEP website at www.immi.gov.au/amep to find out if you can learn English with the AMEP and where you can register.

Translating and Interpreting Service (TIS National)

TIS National can provide a telephone interpreter in more than 160 languages and dialects and is available 24 hours a day, 7 days a week. If you need to communicate with someone who does not speak your language, TIS National may be able to assist. It can also provide interpreting assistance in emergency situations to anywhere in Australia.

When you need a telephone interpreter, call TIS National on 131 450. Alternatively, the government department, business or community service you wish to speak with can call TIS National on your behalf.

TIS National operates on a fee for service basis, however, on most occasions the cost of the interpreting assignment is paid for by the government department, business or community service.

If you need the assistance of an interpreter when you consult with a medical practitioner you can ask that doctor to contact TIS National on the Doctor's Priority Line to arrange for a telephone interpreter. A medical practitioner can also book an on-site interpreter if this is required. Pharmacies can also access telephone interpreters to speak with you.

Translation of settlement-related personal documents (for example birth or marriage certificates, drivers' licences, educational and employment documents) into English is available to eligible migrants within 2 years of their arrival in Australia or grant of permanent residence. This is a free service. Further information about translations is available from

www.immi.gov.au/living-in-australia/help-with-english/

TIS National welcomes enquiries from Australian permanent residents and citizens who are interested in providing interpreting services on a contract basis to members of the Australian community. If you have good skills in English and at least one other language, you may consider applying to become a contract interpreter with TIS National. Please contact a TIS National Contract Manager on 1300 132 621 for further information about interpreter recruitment and work conditions.

Department of Education, Employment and Workplace Relations (DEEWR) English programs

English language, literacy and numeracy training is also available through targeted programs managed by the Department of Education, Employment and Workplace Relations (DEEWR) and state and territory governments. DEEWR has 2 employment related English language, literacy and numeracy programs for clients of working age (15–64 years).

The first is the Language, Literacy and Numeracy Program (LLNP) which provides up to 800 hours of vocationally oriented language, literacy and numeracy training to eligible jobseekers. The LLNP seeks to improve clients' language and/or literacy and numeracy skills to help them to secure sustainable employment or pursue further education and training. The program also provides specialised training through Complementary Training which is tailored to support disadvantaged clients.

The second is the Workplace English Language and Literacy Program (WELL) which provides funding to organisations to train workers in English language, literacy and numeracy skills to help them meet their current and future employment and training needs.

The Australian Government also provides funding to assist state and territory government and non-government education authorities to deliver intensive English language tuition to eligible newly-arrived migrant primary and secondary school students under the English as a Second Language – New Arrivals (ESL–NA) Program. The program aims to improve the educational opportunities and outcomes of newly arrived students from non-English speaking backgrounds by developing their English language competence and facilitating their participation in mainstream educational activities.

Eligible students are expected to receive a minimum of 6 months intensive English language tuition in either intensive language centres/units or in schools. Each jurisdiction is responsible for developing its own assessment of student needs, ESL curriculum, and the delivery of intensive English language tuition.

For more information:

Website: www.deewr.gov.au

Telephone: 1300 363 079

Australian citizenship

Information about Australian citizenship, including eligibility and application forms, is available from the citizenship website www.citizenship.gov.au or by calling the citizenship information line on 131 880 for enquiries within Australia.

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More information or advice

Be sure to get a copy of the *Beginning a Life in Australia* booklet for the state or territory where you intend to reside. They are available in English and 37 community languages, and are available from

www.immi.gov.au/living-in-australia/settle-in-australia/

Settlement information and advice is also available from offices of the Department of Immigration and Citizenship in Australia and overseas. For further information access:

Department of Immigration and Citizenship

Telephone: 131 881 (general enquiries within Australia)

www.immi.gov.au

Information on migrating to Australia

www.immi.gov.au/migrants/

Information on life in Australia

www.immi.gov.au/living-in-australia/

List of Australian Immigration Offices overseas

www.immi.gov.au/contacts/overseas/

Settlement Services Locator

www.immi.gov.au/living-in-australia/settle-in-australia/find-help/where-to-help/

Citizenship website

www.citizenship.gov.au

Further Information

Life Threatening Emergency

(Fire, Police, Ambulance) – 24 hours

Telephone: 000

Translating and Interpreting Service (TIS National)

Telephone: 131 450

www.immi.gov.au/tis/

Australian Government Regional Information Service

Telephone: 1800 026 222

www.regionalaustralia.gov.au

Australian Skills Recognition Information website

www.immi.gov.au/asri

AEI – NOOSR (general qualifications recognition information)

Telephone: 1300 363 079

www.aei.gov.au

Australian Government website

www.australia.gov.au

Home page

www.immi.gov.au

*General
enquiry line*

Telephone **131 881** during business hours in Australia to speak to an operator (recorded information available outside these hours). If you are outside Australia, please contact your nearest Australian mission.