



Student Visa Living Costs and Evidence of Funds

The Migration Regulations require international students to show evidence of funds to contribute to the cost of living and studying in Australia. This helps to ensure students are better able to make the most of their studies and have a safe and enjoyable experience in Australia.

While international students are able to supplement their income with money earned through part-time work in Australia, the 'living costs' requirement helps to support the success of students in their studies by ensuring that they do not to rely on such work to meet all their expenses.

From 1 January 2010, the basic rate of living costs under the Migration Regulations increased from the previous rate of \$12 000 per year. Under these regulations prospective Student visa applicants and their family members must have access to the following funds to meet the living costs requirements:

- \$18 000 per year for the main student
- \$6300 per year for the student's partner
- \$3600 per year for the student's first child
- \$2700 per year for every other child; and where required
- demonstrate that the funds they are relying upon to meet the costs of studying in Australia will be genuinely available to them during their stay in Australia.

Why has the Government increased the living costs requirement?

The living cost requirement of \$12 000 per year was first introduced in 2001. While this amount was an immigration integrity measure and was not intended to be indicative of the real cost of living in Australia, concerns have been expressed that this figure did not adequately prepare students for the realities of moving to Australia to study. By increasing the living costs requirement students will be better prepared to live and study in Australia.

The support that is currently available in Australia to domestic students and estimates made by Australian Education International (AEI), suggest \$18 000 per year more accurately reflects the real costs of living in Australia. However, international students are encouraged to undertake their own research into the cost of living in Australia, taking into consideration their own circumstances before making a decision on whether to study in Australia. Prospective students should refer to the AEI 'Study in Australia' website for more information on the cost of living in Australia.

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

What must students do to show that the funds are genuinely available?

From 1 January 2010, officers of the Department of Immigration and Citizenship (DIAC) assessing Student visa applications have the discretion to consider a Student visa applicant's circumstances to determine if the student genuinely holds the funds to which they claim to have access. This includes checking:

- a prospective student's previous financial and immigration history
- the employment history of the student or the person providing the student with financial support
- the source of the income used (for example, cash assets or a bank loan).

Where there is doubt about the student's ability to access their claimed funds in Australia, the prospective student may be requested to provide further information in support of their application. For example, students relying upon a bank loan may need to show that these funds have been deposited into a bank account to which they have unrestricted access, and that they have the financial capacity to service the loan both before they depart for Australia and once they arrive.

Frequently asked questions

Do people applying for a Student visa before 1 January 2010 need to meet the new living costs amounts?

No. Only people making an application for a Student visa on or after 1 January 2010 need to meet the new living costs requirements. However, as part of their application all international students are required to declare that they have sufficient funds for their entire stay in Australia and they should be mindful that the living costs requirements may more closely reflect the minimum costs of living in Australia.

What options are available for students who have a savings history based on a living costs requirement of \$12 000 rather than \$18 000?

The money a student must have access to as part of their visa application can come from a number of acceptable sources of income. Students do not need to solely rely on funds held in bank accounts or money deposits with financial institutions. Where a student or their financial sponsor is unable to demonstrate the required savings history they may be able to top-up their available funds via another source such as an education loan from an acceptable financial institution.

Note: Non-cash assets such as property and shares are not acceptable sources of income. However, non-cash assets may be liquidated or used as collateral on a loan, if they are provided by an acceptable source. In these circumstances, prospective students may also be required to demonstrate that they will genuinely hold the funds to which they claim to have access.

Will the living costs increase again in the future?

The costs will be subject to review and over time may be indexed to match increases in the cost of living in Australia.

Do Student visa holders making a new Student visa application have to meet the new living costs amount?

Yes. All students must declare on their visa application that they can meet the financial requirements for the remainder of their stay in Australia. However, a savings history is not required where a student is subject to assessment level three or four, has completed 75 per cent of their course and is applying for a further Student visa to complete the remainder of the course.

Are the school costs for dependants of international students increasing?

Not for the purposes of obtaining Student visas for dependents. The student will continue to need an additional \$8000 per year to meet Student visa requirements in relation to school costs for each dependant child.

Note: The school costs for Student visa purposes are a fixed amount specified in migration legislation and may not be indicative of the real costs of school tuition in Australia. School costs may vary between each Australian state/territory and students should check with the relevant state or territory government where their dependants intend to study to determine the real costs of children attending school in their local area.

Will students be able to continue to work part-time in Australia to supplement the cost of living in Australia?

Yes. Work rights for Student visa holders have not changed. Students can work up to 20 hours a week while their course is in session (excluding any work undertaken as a registered component of their course of study or training) and can work unlimited hours during scheduled course breaks. Students are not allowed to work until commencing their course.

Useful Information

Specific information on applying for a Student visa for students located in Australia is available by phoning **131 881**.

For students located outside Australia, contact details for DIAC offices are available on the department's website.

See: <http://www.immi.gov.au/contacts/overseas/>

Further information on applying for a Student visa is available on the department's website.

See: <http://www.immi.gov.au/students/>