SECTION 3

Settling-In
Section 3: Settling-in

Living in Sydney
- Weather and Seasons
- Time Zones
- Lifestyle

Permanent Accommodation
- Choosing Where to Live

Types of Accommodation
- Homestay
- On-Campus
- Student Housing
- Rentals

Where to Look for Accommodation

Things to Keep in Mind When Renting
- Security Deposits/Bond
- Signing a Lease
- Inspection of Property
- Utilities
- Restrictions
- Inspecting a Potential Property
- Choosing a Roommate
- Bills & Expenses
- Food
- Cleaning
- Personal Habits & Individual Needs
- Smoking & Drugs
- Music & Television
- Personality Traits & Communication

Housekeeping
- Kitchen Stoves & Ovens
- Refrigerators
- Disposal of Rubbish
- Cleaning Kitchens
- Cleaning the Bathroom
- Cleaning Floors
- Cleaning Products
- Maintenance, Fixtures & Fittings

Smoke Alarms
- Pest Control

Where can I get help?

Services
- Telephones

Public Telephones
- Making Phone Calls within Australia
- Calling Australia from Overseas

Mobile/Cell Phones
- Computer & Internet Access

Australia Post
- Small Letters
- Envelope Layout

Support Groups

Getting Around
- Public Transport
- Taxis
- Driving
- Bicycles

Shopping
- Where to Shop
- Business Hours
- How to Shop
- Bargaining/Haggling
- Purchasing an Item

Yellow Pages

Health

Emergencies – Dial 000
- Police
- Fire
- Ambulance
- State Emergency Service
- Lifeline
- Poisons Information Line
- Emergency Translation

Overseas Student Health Cover (OSHC)
- How Do I Get OSHC?
- What Am I Covered For?
- How Do I Use My OSHC Card?
- How Do I Make a Claim?
- Renewal Information

Types of Health Care in Australia
- Public System
- Private System
- Attending an Australian Hospital
- General Practitioners (GPs)

Medical Services
What do I do if I’m sick?

Seeing a Doctor (GP)

Public Hospital Waiting Times

Pharmacies

Prescription Medication

Over-the-counter Medication

Dental and Optical

Interpreter Services

Medical Facilities in Sydney

Hospitals

Medical Centres

X-ray

Pathology

Pharmacies

General Health

Mental Health

Physical Health

Sexual Health

Alternative Therapies

Managing my Finances

Initial Expenses

On-going Expenses

Setting up a Bank Account

Bank & ATM locations in Sydney

Bank & ATM locations near my Accommodation

Banking Hours

Bank Fees

Accessing Money from my Account

ATM’s Automatic Telling Machines

EFTPOS

Telephone Banking

Internet Banking

Over-the-counter Service

Paying Bills

Account Statements

Using an ATM

Safety When Carrying Money

Working in Australia

Permission To Work

Working While Studying

Finding Work

Newspapers

On-line

Earning an Income

Taxes

Getting a Tax File Number

Taxation Returns

Superannuation

Laws and Safety in Australia

Obeying the Law

Legal Services & Advice

Child Protection Laws

Home Security

Contents Insurance

Internet Safety & Security

Internet Access on Arrival

Personal Safety

Public Transport Safety

Buses

Trains

Taxis

Road rules

Owning a Car

Registration

Insurance

Speed

Mobile Phones & Driving

Demerit Points Scheme

Licence Requirements

Drinking Alcohol & Driving

Blood Alcohol Concentration levels

Legal BAC Limits

Factors Affecting your BAC

Drinking Limits Advice

Random Breath Testing

Increased Risk of an Accident

Alcohol, Smoking & Drugs

Alcohol

Standard Drinks

Smoking

Drugs

Drink Spiking

Hitchhiking

Avoiding Dangerous Areas and Activities

Making New Friends

Sexual Assault

What do I do if I am Assaulted?
Living in Sydney:

Taken from http://en.wikipedia.org/wiki/Sydney

Sydney's central business district (CBD) extends southwards for about 3 kilometres (1.25 mi) from Sydney Cove to the area around Central station. The Sydney CBD is bounded on the east side by a chain of parkland, and the west by Darling Harbour, a tourist and nightlife precinct.

Although the CBD dominated the city's business and cultural life in the early days, other business/cultural districts have developed in a radial pattern since World War II. As a result, the proportion of white-collar jobs located in the CBD declined from more than 60 per cent at the end of World War II to less than 30 per cent in 2004. Together with the commercial district of North Sydney, joined to the CBD by the Harbour Bridge, the most significant outer business districts are Parramatta in the central-west, Penrith[42] in the west, Bondi Junction in the east, Liverpool[43] in the southwest, Chatswood to the north, and Hurstville to the south. Sydney's skyline has been ranked as the best in Australia and the 25th best in the world (ahead of such cities as Los Angeles and São Paulo).

The extensive area covered by urban Sydney is formally divided into 642 suburbs (for addressing and postal purposes), and administered as 40 local government areas. There is no city-wide government, but the Government of New South Wales and its agencies have extensive responsibilities in providing metropolitan services. The City of Sydney itself covers a fairly small area comprising the central business district and its neighbouring inner-city suburbs. In addition, regional descriptions are used informally to conveniently describe larger sections of the urban area. These include Eastern Suburbs, Hills District, Inner West, Canterbury-Bankstown, Northern Beaches, Northern Suburbs, North Shore, St George, Southern Sydney, South-eastern Sydney, South-western Sydney, Sutherland Shire and Western Sydney. However, many suburbs are not conveniently covered by any of these categories.

Economy

Taken from http://en.wikipedia.org/wiki/Sydney

The largest economic sectors in Sydney, as measured by the number of people employed, include property and business services, retail, manufacturing, and health and community services. Since the 1980s, jobs have moved from manufacturing to the services and information sectors. Sydney provides approximately 25 percent of the country's total GDP. The Australian Securities Exchange and the Reserve Bank of Australia are located in Sydney, as are the headquarters of 90 banks and more than half of Australia's top companies, and the regional headquarters for around 500 multinational corporations. Of the ten largest corporations in Australia (based on revenue) four have headquarters in Sydney (Caltex Australia, the Commonwealth Bank, Westpac, and Woolworths). Fox Studios Australia has large movie studios in the city. The Sydney Futures Exchange (SFE) is one of the Asia Pacific's largest financial futures and options exchanges, with 64.3 million contracts traded during 2005. It is the 12th largest futures market in the world and the 19th largest including options.

The city has the highest median household income of any major city in Australia (US$42,559 PPP). As of 2004, the unemployment rate in Sydney was 4.9 percent. According to The Economist Intelligence Unit's Worldwide cost of living survey, Sydney is the sixteenth most expensive city in the world, while a UBS survey ranks Sydney as 15th in the world in terms of net earnings. As of 20 September 2007, Sydney has the highest median house price of any Australian capital city at $559,000. Sydney also has the highest median rent prices of any Australian city at $450 a week. A report published by the OECD in November 2005, shows that Australia has the Western World's highest housing prices when measured against rental yields. Sydney has been classified as a "Beta" global city by the Globalization and World Cities Study Group and Network.

Shopping locations in the central business district include the Queen Victoria Building, the pedestrian mall on Pitt Street, and international luxury boutiques in the quieter, northern end of Castlereagh St. Oxford Street in Paddington and Crown Street, Woollahra are home to boutiques selling more niche
products, and the main streets of Newtown and Enmore cater more towards students and alternative lifestyles. Many of the large regional centres around the metropolitan area also contain large shopping complexes, such as Parramatta in Western Sydney, Bondi Junction in the Eastern Suburbs and Chatswood on the North Shore, most of which are Westfield brand shopping centres.

Sydney received 7.8 million domestic visitors and 2.5 million international visitors in 2004. In 2007, the (then) Premier of New South Wales, Morris Iemma established Events New South Wales to "market Sydney and NSW as a leading global events destination".

**Demographics**


The 2006 census reported 4,119,190 residents in the Sydney Statistical Division, of which 3,641,422 lived in Sydney's urban area. Inner Sydney was the most densely populated place in Australia with 4,023 persons per square kilometre. The statistical division is larger in area than the urban area, as it allows for predicted growth. A resident of Sydney is commonly referred to as a "Sydneysider". In the 2006 census, the most common self-described ancestries identified for Sydney residents were Australian, English, Irish, Scottish and Chinese. The Census also recorded that two per cent of Sydney's population identified as being of indigenous origin and 31.7 per cent were born overseas.

Freedom Arch in Cabramatta, a suburb home to a large proportion of Sydney's Vietnamese population. The three major sources of immigrants are the United Kingdom, China and New Zealand. Significant numbers of immigrants also came from Vietnam, Pakistan, Lebanon, Italy, India and the Philippines. Most Sydneysiders are native speakers of English; many have a second language, the most common being Arabic (predominately Lebanese), Chinese languages (mostly Mandarin, Shanghainese or Cantonese), and Italian. Sydney has the seventh largest percentage of a foreign born population in the world, ahead of cities such as the highly multicultural London and Paris but lower than the multicultural cities of Toronto and Miami. The median age of a Sydney resident is 34, with 12 per cent of the population over 65 years. 15.2 per cent of Sydney residents have educational attainment equal to at least a bachelor's degree, which is lower than the national average of 19 per cent.

In the 2006 census, 64 per cent of the Sydney residents identified themselves as Christians, 14.1 per cent had no religion, 10.4 per cent left the question blank, 3.9 per cent were Muslims, 3.7 per cent were Buddhists, 1.7 per cent were Hindus and 0.9 per cent were Jewish.

**Weather and Seasons**

Taken from [http://en.wikipedia.org/wiki/Sydney#Climate](http://en.wikipedia.org/wiki/Sydney#Climate)

Sydney has a temperate climate with warm summers and cool winters, and rainfall spread throughout the year. The weather is moderated by proximity to the ocean, and more extreme temperatures are recorded in the inland western suburbs. The warmest month is January, with an average air temperature range at Observatory Hill of 18.6-25.8 °C (65.5-78.4 °F). There is an average of 14.6 days a year over 30 °C (86.0 °F). The maximum recorded temperature was 45.3 °C (113.5 °F) on 14 January 1939 at the end of a 4-day heat wave across Australia. The winter is mildly cool, with temperatures rarely dropping below 5 °C (41 °F) in coastal areas. The coldest month is July, with an average range of 8-16.2 °C (46.4-61.2 °F). The lowest recorded minimum at Observatory Hill was 2.1 °C (35.8 °F). Rainfall is fairly evenly divided between summer and winter, but is slightly higher during the first half of the year, when easterly winds dominate. The average annual rainfall, with moderate to low variability, is 1,217 mm (48 in), falling on an average 138 days a year. Snowfall was last reported in the Sydney City area in 1836. However, a July 2008 fall of graupel, or soft hail, mistaken by many for snow, has raised the possibility that the 1836 event was not snow, either.

The city is not affected by cyclones. The El Niño Southern Oscillation plays an important role in determining Sydney's weather patterns: drought and bushfire on the one hand, and storms and flooding on the other, associated with the opposite phases of the oscillation. Many areas of the city
bordering bushland have experienced bushfires, notably in 1994 and 2001–02 — these tend to occur during the spring and summer. The city is also prone to severe hail storms and wind storms. One such storm was the 1999 hailstorm, which severely damaged Sydney's eastern and city suburbs. The storm produced massive hailstones of at least 9 cm (3.5 in) in diameter and resulting in insurance losses of around AUD $1.7 billion in less than five hours. The city is also prone to flash flooding from enormous amounts of rain caused by East Coast Lows (a low pressure depression which deepens off the state usually in winter and early spring which can bring significant damage by heavy rain, cyclonic winds and huge swells). The most notable event was the great Sydney flood which occurred on 6 August 1986 and dumped a record 327.6 mm (12.9 in) on the city in 24 hours. This caused major traffic problems and damage in many parts of the metropolitan area.

The Bureau of Meteorology has reported that 2002 through 2005 were the warmest summers in Sydney since records began in 1859. 2004 had an average daily maximum temperature of 23.39 °C, 2005 - 23.35 °C, 2002 - 22.91 °C and 2003 - 22.65 °C. The average daily maximum between 1859 and 2004 was 21.6 °C (70.9 °F). For the first nine months of 2006 the mean temperature was 18.41 °C (65.1 °F); the warmest year previously was 2004 with 18.51 °C (65.32 °F). Since November 2003, there have been only two months in which the average daily maximum was below average: March 2005 (about 1 °C below average) and June 2006 (0.7 °C below average).

The summer of 2007-08 proved to be one of the coolest on record. The Bureau of Meteorology reported that it was the coolest summer in 11 years, the wettest summer in six years, and one of only three summers in recorded history to lack a maximum temperature above 31 °C (88 °F).

Information:
Taken from http://en.wikipedia.org/wiki/Sydney

| Population: | 4,336,374 |
| Established: | 26 January 1788 |
| Coordinates: | 33°51′35.9″S 151°12′40″E33.859972°S 151.21111°E |
| Area: | 12144.6 km² (4,689.1 sq mi) |
| Time zone: | AEST (UTC+10) |
| Summer: | AEDT (UTC+11) |
| Location: | 881 km (547 mi) NE of Melbourne |
| | 938 km (583 mi) S of Brisbane |
| | 3970 km (2,467 mi) E of Perth |
| | 1406 km (874 mi) E of Adelaide |
| | 4003 km (2,487 mi) SE of Darwin |
Lifestyle
Taken from http://en.wikipedia.org/wiki/Sydney#Culture

Sydney hosts many different festivals and some of Australia's largest social and cultural events. These include the Sydney Festival, Australia's largest arts festival which is a celebration involving both indoor and free outdoor performances throughout January; the Biennale of Sydney, established in 1973; the Big Day Out, a travelling rock music festival which originated in Sydney; the Gay and Lesbian Mardi Gras along Oxford Street; the Sydney Film Festival and many other smaller film festivals such as the short film Tropfest and Flickerfest. Australia's premier prize for portraiture, the Archibald Prize is organised by the Art Gallery of New South Wales. The Sydney Royal Easter Show is held every year at Sydney Olympic Park, the final of Australian Idol takes place on the steps of the Opera House, and Australian Fashion Week takes place in April/May. Also, Sydney's New Years Eve and Australia Day celebrations are the largest in Australia.

Entertainment and performing arts

Sydney has a wide variety of cultural institutions. Sydney's iconic Opera House has five theatres capable of hosting a range of performance styles; it is the home of Opera Australia—the third busiest opera company in the world, and the Sydney Symphony. Other venues include the Sydney Town Hall, City Recital Hall, the State Theatre, the Theatre Royal, Sydney, the Sydney Theatre and the Wharf Theatre.

The Sydney Dance Company under the leadership of Graeme Murphy during the late 20th century has also gained acclaim. The Sydney Theatre Company has a regular roster of local plays, such as noted playwright David Williamson, classics and international playwrights.

In 2007, New Theatre (Newtown) celebrated 75 years of continuous production in Sydney. Other important theatre companies in Sydney include Company B and Griffin Theatre Company. From the 1940s through to the 1970s the Sydney Push, a group of authors and political activists whose members included Germaine Greer, influenced the city's cultural life.

The National Institute of Dramatic Art, based in Kensington, boasts internationally famous alumni such as Mel Gibson, Judy Davis, Baz Luhrmann and Cate Blanchett. Sydney's role in the film industry has increased since the opening of Fox Studios Australia in 1998. Prominent films which have been filmed in the city include Moulin Rouge!, Mission: Impossible II, Star Wars episodes II and III, Superman Returns, Dark City, Son of the Mask, Stealth, Dil Chahta Hai, Happy Feet and The Matrix. Films using Sydney as a setting include Finding Nemo, Strictly Ballroom, Muriel's Wedding, Our Lips Are Sealed, Independence Day and Dirty Deeds. Many Bollywood movies have also been filmed in Sydney including Singh Is Kinng, Bachna Ae Haseeno, Chak De India, Heyy Babyy. As of 2006, over 229 films have been set in, or featured Sydney.

Sydney's most popular nightspots include Kings Cross, Oxford Street, Darling Harbour, Circular Quay and The Rocks which all contain various bars, nightclubs and restaurants. Star City Casino, is Sydney's only casino and is situated around Darling Harbour. There are also many traditional pubs, cafes and restaurants in inner city areas such as Newtown, Balmain and Leichhardt. Sydney's main live music hubs include areas such as Newtown and Annandale, which nurtured acts such as AC/DC, Midnight Oil and INXS. Other popular nightspots tend to be spread throughout the city in areas such as Bondi, Manly, Cronulla and Parramatta.
Permanent Accommodation:

Choosing Where to Live

Most students want to live within walking distance of the campus but this is not always possible and is usually determined by availability and cost. Often it is more convenient and more cost-effective to live further from the campus but closer to shops and public transport.

Types of Accommodation:

The Catholic Institute of Sydney cannot accept any responsibility for assisting in either the determination or the provision of accommodation for students.

Where to Look for Accommodation:

The following is a list of places where you can go to find advertisements for accommodation:

- Newspaper classifieds in *The Sydney Morning Herald* and *Daily Telegraph*
- Real Estate Agent windows & websites
- Local shopping centre noticeboards
- Online student accommodation services
Things to Keep in Mind When Renting:

Security Deposits/Bond
The owner or agent of an owner who has the right to rent you a property is called the landlord. A landlord will ask you for money before you move into an apartment. This is called a security deposit or bond, and may amount to more than A$1,000 dollars. The bond is usually set at four weeks’ rent. A bond/"security deposit" is an amount of money that is supposed to guarantee that the tenant will care for the dwelling. If the tenant does not care for the property or clean it before leaving, the landlord has a legal right to keep the security deposit. Otherwise, the landlord must return the security deposit within a month after the tenant leaves.

Signing a Lease
In most cases, the landlord will require the tenant to sign a lease. A lease is a written agreement between a tenant and a landlord that describes the responsibilities of each party. This is a binding legal document that commits the student to a specific period of residency in the unit.

Inspection of Property
Most landlords will inspect the property with you on commencement of your tenancy. This is done with a list of furniture and fittings in each room of the property so that the two of you can agree on the condition of the property at the commencement of the tenancy. You should note on this document anything you notice during the inspection that is not already listed, and keep a copy that has been signed by both of you. Once you are the tenant, the condition of these things will be your responsibility. This will be done again at the end of your tenancy and the final condition of the property may determine the return of your full security deposit.
If this inspection is not suggested, you might suggest it yourself as a means of ensuring fair treatment for all parties involved.

Utilities
Unless someone is already living in the dwelling, the new tenant must start utility services, such as telephone, electricity, and gas. This requires contacting each individual company and arranging for the services to be connected from a specified date. The companies providing these utilities also require a small security deposit. In some cities instead of making numerous calls to different companies, there may be a utility provider company. If someone has vacated the property before you, contacting these utility companies for connection of services will ensure all previous accounts have been finalised and paid for by the previous tenant.
‘Utility One’ will help you by arranging your Phone, Electricity, Gas, Internet and Pay TV at no cost. For more information visit: www.utilityone.com.au or phone 13 18 19. You can get the process started straight away by clicking the ‘Connect me NOW’ icon on their homepage.

Restrictions
The lease may contain restrictions, such as not permitting animals or children in the dwelling. Ask the landlord about his/her particular requirements. Make sure that you know and understand these restrictions before signing the lease. If you do not obey the restrictions on the lease, the landlord can ask you to leave.

Inspecting a Potential Property
It's a good idea to take notes of each property you inspect. As well as the address, rent, and agent take notes of the details:

☑ Are there laundry facilities?
☑ Is there a telephone line already connected?
☑ Do the light fittings work?
☑ Is the oven/ stove, gas or electrical?
☑ Do the toilet and shower all work?
☑ Is there damp or mould on the walls?
☑ Is there painting required?
☑ Is the place furnished? What kind of furniture?
☑ What kind of heating/cooling is there?
☑ Is there an insect/ pest problem?
☑ Is it close to transport, shops, and campus?
☑ Will the area be noisy? Is it on a busy road?
☑ Is there good security?
☑ Will the landlord carry out any repairs before you move in?
☑ How are repairs made once you live there, and who pays for which repairs?

Choosing a Roommate
The task of choosing a roommate needs to be taken very seriously. The person or persons with whom you decide to live can affect the quality and productiveness of your international student experience in Australia. When the moment comes for you to make your decision concerning roommates, remember these tips: don’t panic, take your time, and don’t compromise on important principles.

Bills & Expenses:
Do you and your roommates expect to share the costs of buying toilet paper, washing powder for clothes and dishes, cleaning supplies etc. which is used by everyone?
If you are answering an advertisement for a roommate; what does the rental price cover? Does it include utilities, or are they split equally when the accounts are due? Who will pay them and how will you all know they have been paid?

**A small notebook which is signed by everyone who hands over their share of the costs and signed by the person the money is given to, is a good idea.**

**Food:**
Do you and your roommates expect to share the costs of buying food and share in the preparation?
Do you have specific food needs (allergies, preparation needs)?
If your needs are for halal and your roommates are not, can you agree on respecting and upholding each other's needs?

**Cleaning:**
Who will clean what? How often?
Decide exactly what "clean and tidy" means to you.
Will you hire a cleaning company to keep things under control?

**Personal Habits & Individual Needs:**
How much privacy do you need?

**Smoking & Drugs:**
Do you prefer to have a smoker or non-smoker as a roommate?
Is a smoker alright as long as they smoke outside the residence?
(Many rental agreements will forbid smoking inside the premises)
Clarify your stance on the use of alcohol and/or illicit substances.

**Music & Television:**
What are your musical likes and dislikes?
Do you watch TV everyday or just once in a while?
Do you like to study with or without music/TV?

**Personality Traits & Communication:**
How do you perceive yourself?
How do others perceive you?
Do you enjoy being around a lot of people - or just a few friends?
Are you more comfortable by yourself?
What about overnight visitors?
When conflicts arise, how do you go about resolving them?
How do you behave when you're happy - angry? What are the things that bother you most?

*Please keep in mind that not everyone can be trusted! Follow your instincts and do not room with someone you do not trust.*
Housekeeping
Some international students who come to Australia have never had the need to do their own shopping, cooking, and housecleaning. If these activities are new to you, you will need to understand that in Australia unless you choose to hire someone from a home services company to do some of these things for you; these are the responsibility of each individual and are a sign of personal independence and becoming an adult.

Most Australians, especially landlords and rental agencies, believe it is very important for one’s living environment to be kept clean. Our concern for cleanliness is evident when you visit the supermarket, where many varieties of cleaning products are sold.

Kitchen Stoves & Ovens
Kitchen stoves may be either electric or gas. It is important to keep the burners and oven of an electric range clean so that they may operate safely and efficiently. Tenants should clean electric stove burners after each use to prevent food from hardening on them. The electric oven should also be cleaned periodically with an oven-cleaning product unless it is a "self-cleaning" oven, for which you should follow directions carefully.

Refrigerators
Refrigerators should be defrosted periodically, when ice or frost in or around the freezing unit becomes evident. To defrost a refrigerator, one should turn it off, empty it, and allow the water from the melting frost to drip into a pan or the tray beneath the freezer. This may take overnight, but can be done more rapidly if one puts a pan of hot water in the freezer. When the ice has melted, one should empty the tray of water into the sink. It is not a good idea to use sharp instruments to chip off the ice as they may damage the freezer and your eyes. A solution of baking soda and water can be used to clean the inside of the refrigerator. Some refrigerators automatically defrost themselves. The cooling grills on the back of a refrigerator should be vacuumed periodically to remove dust build-up, to enable the unit to refrigerate more efficiently. A refrigerator that does not work efficiently will cost you more on your electric utility bill.

Disposal of Rubbish
Because insects such as ants and flies can be a problem, it is important for tenants to empty their rubbish every one to two days into the wheelie bins provided outside your accommodation. You will then put the wheelie bin/s out on the footpath once a week to be collected by council rubbish trucks. The landlord will inform the tenant about the way to dispose of garbage particularly with regards to recycling and the days your rubbish is collected.

Cleaning Kitchens
Grease and oil from cooking collects on cabinet and refrigerator tops and walls, especially if occupants fry foods often. These areas should be cleaned often in order to avoid unpleasant odours and fire hazards.
Cleaning the Bathroom
Sinks, showers, and tubs may be cleaned with bathroom cleaning products from the supermarket. If a sink does not drain properly, ask the landlord or manager to look at it. Toilet bowls should be cleaned with a special toilet cleaning solution. A plunger may also be used for toilets that do not flush properly. Do not put any items or paper other than toilet paper in the toilet as this may block the pipes. If it is obvious that mis-use of the unit has caused the need for repair, the landlord will charge you for the cost of repair or cleaning.

Cleaning Floors
Different types of floors will require different kinds of care. A landlord can recommend the way he/she prefers to have the floors cleaned. In apartments, the managers often maintain vacuum cleaners for tenant use. You can also buy vacuum cleaners at department stores. Upon leaving a dwelling, the occupant is usually expected to have the carpet professionally cleaned. The landlord can inform the tenant about proper cleaning procedures.

Cleaning Products
Grocery stores and supermarkets stock many different products for cleaning. It is important to read labels carefully in order to understand proper uses and dangers of the products. (Warning: Keep all cleaning products out of reach of children and do not mix products!)

Maintenance & Fixtures & Fittings
You will be expected to replace light globes and keep fittings in your accommodation clean. If repairs or maintenance are required for example; a blocked toilet, the landlord should be consulted at the time. Generally, repairs will be the responsibility of the owner/landlord, unless caused by misuse of the item by the tenant or their visitors.

Smoke Alarms
Smoke alarms are devices that detect smoke and sound an alarm. Smoke alarms alert and wake people allowing valuable time to get out of a house during a fire. When you go to sleep, your sense of smell also goes to sleep. If there is a fire, toxic fumes may overcome you before you wake up. For your protection, a smoke alarm must be installed in your home.

ONLY WORKING SMOKE ALARMS SAVE LIVES!
☐ Once a month you should check the battery by pressing the test button on the smoke alarm. If you cannot reach the button easily, use a broom handle to press the test button
☐ Keep them clean. Dust and debris can interfere with their operation, so vacuum over and around your smoke alarm regularly
☐ Replace the batteries yearly. Pick a public holiday or your birthday and replace the batteries each year on that day.
☐ When the battery is low the smoke alarm will sound a short ‘BEEP’ every minute or so. This is to alert you the battery is low and needs replacing.
☐ Smoke alarms must never be painted
If cooking and smoke sets off the alarm, do not disable it. Turn on the range fan, open a window or wave a towel near the alarm.

Do not remove the batteries from your smoke alarm or cover your smoke alarm to prevent it from operating.

(Source: Metropolitan Fire Brigade, Melbourne)

Where Can I Get Help?

NSW
The Tenants Union of NSW
http://www.tenants.org.au/resources/
Services:  

Telephones

Calling Emergency Services

DIAL  000

In Australia dial 000 from any phone for fire, police or ambulance services. 112 may also be dialled from mobile phones. Dialling 112 will override key locks on mobile phones and therefore save time. Emergency Services operators answer this number quickly and to save time will say, "Police, Fire, or Ambulance". If you are unsure of what emergency service you need tell the operator what the emergency is. You will then be connected to the appropriate service to assist. It is wise to think ahead with the most important information which will help them to respond. Where you are; (note street names and the closest intersection), what has happened and to whom; what their condition is. The operator may then ask you to stay on the phone until the emergency services arrive. In life threatening situations the operator may also give you some instructions to assist until the emergency unit arrives. If you are concerned about your English, remain calm and work with the operators who are very experienced with all cultures. (See also: Health – Emergencies)

Public Telephones

Australia has an extensive network of Public Phones throughout the country. They are easily recognized by the orange and blue Telstra emblem. The cost of local calls is 50 cents (AUD) with most phones accepting coins and prepaid telephone cards. Long distance call charges vary depending on time of day and distance.

Sundays are an excellent day to make interstate or international calls due to all day discount rates.

Pre Paid telephone cards offer competitive calling rates to all countries 24 hours per day.

Pre Paid Telephone Cards cost $5, $10, $20 and $50 and may be purchased at most newsagencies, post offices and convenience stores.

Making Phone Calls within Australia

• To make international phone calls:

  Dial – international access code (0011) + the country code + the area code (if required) + phone number (when adding a country code to a number, any leading 0 (zero) on the area code following it is NOT dialled)
• To make domestic phone calls:
  
  ♦ Dial – the area code + phone number

<table>
<thead>
<tr>
<th>Area Code</th>
<th>States</th>
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<tbody>
<tr>
<td>(02)</td>
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<td>(03)</td>
<td>VIC, TAS</td>
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<td>QLD</td>
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<tr>
<td>(08)</td>
<td>SA, WA, NT</td>
</tr>
</tbody>
</table>

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

**Calling Australia from Overseas**

To contact Australia, first dial the international access code from that country (this will vary in each country), then Australia’s country code prefix (61) followed by the area code without the first zero (for instance Sydney would be 2 instead of 02), and then dial the required number.

**Example:** International access number +61 2 9999 3662
Mobile/Cell Phones

Before bringing your mobile phone to Australia check with the Australian Communications and Media Authority [www.acma.gov.au](http://www.acma.gov.au) to make sure it can operate here. Some countries, such as Japan and the USA, use mobile phone networks that are not available in Australia. If not, you can buy your mobile phone in Australia. Australian telecommunications providers offer a wide range of services which provide a mobile phone within the cost of using that service. There are many differences to the services provided. You should understand what deal you are accepting before signing a contract with a provider. For a comparison of mobile phone plans in Australia see: [http://www.mobiles.com.au/mobile-phone-plans/](http://www.mobiles.com.au/mobile-phone-plans/)

![Source: on-line search]

Computer & Internet Access

Many of the above companies will also provide you with internet access. In fact, you may be able to make arrangements with a company where you can get cheaper rates if you have internet and mobile phone through the one service provider. In addition, with providers Telstra and Optus, you could get a packaged deal for your home phone, internet and mobile phone.

At the Catholic Institute of Sydney internet access is available from the computer terminals in the Veech Library.
Australia Post

Australia Post is one of our nation’s largest communications, logistics and distribution businesses; and is committed to providing high quality mail and parcel services to all people within Australia.

Small Letters

The cost of posting a small letter for distribution in Australia is an **AU$0.55 postage stamp** which you affix to the envelope. A small letter has the following characteristics:
- No larger than 130mm x 240mm
- No thicker than 5mm
- Maximum weight 250g.

Envelope Layout

Australia Post uses advanced letter sorting technology to read the address on each envelope electronically. These machines work best when address formats are structured in a consistent manner. That is why it is necessary to address your mail clearly and correctly. The information below demonstrates how.

**Envelope Face Format - Allocation of Zones**

![Envelope Face Format Diagram]

**Typical Machine Addressed Envelope**

- **Address Zone**: Always include a return address.
- **Postage Zone Stamps, etc.**: Use a fixed-space font such as Courier 12 point and ensure the characters do not touch or overlap.
- **Indexing Zone For Barcode printing**: This area should be kept clear for Australia Post.
- **Return Address may be printed here or on flap on back envelope**: Justify left margin.
- **Attention or other details should not appear in or below the last two lines of the address**: The last line should be printed in capitals without punctuation & underlining.
- **Postcode squares are not required**: Always include the correct postcode in the last line. Leave one or two spaces between the place name, the Territory or State abbreviation and the postcode.
Typical Hand Addressed Envelope

- Mr S Tan
- 200 Broadway Av
- WEST BEACH SA

The bottom line should be in CAPITALS and include only the placename or post office of delivery and the State or Territory, in abbreviated form.

- Write the destination postcode clearly in the four squares postcode squares.
- Do not use the squares when addressing letters for overseas - even if the overseas postal code can fit in the squares.

www.auspost.com.au
(Source: Australia Post)
Getting Around

Public Transport
For full advice see the New South Wales Ministry of Transport

For information on Sydney buses see

For full information on Sydney’s transport systems see

Taxis
Taxis can be hailed from the street or booked by phone on 133 300 or online.

Driving
For full information on driving in New South Wales consult the following websites.

Many of the roads in Sydney are toll roads and require an electronic tag fitted to the car to register use.

Bicycles
If riding a bicycle, it is important to remember that the wearing of a helmet is required by law.
See

Shopping

Bargaining/Haggling
When shopping in Australia, you generally don’t bargain or barter (also called haggling) for the price of an item. The displayed price for items is fixed and if Australian GST (Goods & Services Tax) is applicable it will already be included in the displayed price. However, there are exceptions to this rule. There are places and circumstances in which it is perfectly acceptable to barter for the best price possible. These may include: at garage sales, community markets, second hand dealerships, or at electrical goods’ stores, furniture shops, or when purchasing a motor vehicle if you are offering to pay in cash, or have seen the item at a competitor store for a better price.

If you are paying by CASH and, if you are buying more than one item, you may have more bargaining power. Begin the bargaining process by asking:

“What’s the best price you can give me?”
Or at a garage sale, you might pick up several items whose combined total is $50 and say:

"I'll offer you $30 for all of these."

**Purchasing an Item**
The most common methods of purchasing items are by cash or **EFTPOS**. EFTPOS (Electronic Funds Transfer at Point of Sale) allows you to use the card attached to your Australian bank account to make purchases and withdraw cash at the same time (at the retailer's discretion) from more than 103,000 merchants across Australia. Just swipe your keycard through the EFTPOS card reader, select your account type and enter your PIN number. EFTPOS is available at most supermarkets, petrol stations and retail outlets. Just look for the EFTPOS sign. You can choose to make the EFTPOS transaction from your savings account, cheque account or credit card. You receive a printed receipt after each purchase and the transaction appears on your statement.

**Yellow Pages**
The Yellow Pages are a telephone directory or section of a directory (usually printed on yellow paper) where business products and services are listed alphabetically. They are a **GREAT time-saver** and very useful when you are looking for specific products or services. "**Let your fingers do the walking!**" These books may be provided in rental properties, and are available at Post Offices around Australia.

Health:

Emergencies – Dial 000

The Triple Zero (000) service is the quickest way to get the right emergency service to help you. It should be used to contact Police, Fire or Ambulance services in life threatening or emergency situations only. Emergency 000 lines should not be used for general medical assistance.

Police
In Australia police protect people and properties, detect and prevent crime, and preserve peace for everyone. They are not connected to the military or politics. The police can help you feel safe. In a non-emergency situation you can contact the local police station directly on:
Shop 1, 56-60 The Boulevarde
STRATHFIELD 2135
Phone: 9715 4699

Fire
The fire brigade extinguishes fires, rescues people from fires in cars and buildings, and helps in situations where gas or chemicals become a danger. As soon as a fire starts call 000 no matter how small or large the fire may be.

Ambulance
Ambulances provide immediate medical attention and emergency transportation to hospital. Dial 000

State Emergency Service
The State Emergency Service (SES) is an emergency and rescue service dedicated to providing assistance in natural disasters, rescues, road crashes and extreme weather conditions. It is made up almost entirely of volunteers and operates in all States and Territories in Australia. For emergency assistance in a FLOOD or STORM dial 132 500.

Lifeline
Lifeline’s 13 11 14 service is staffed by trained volunteer telephone counsellors who are ready to take calls 24-hour a day, any day of the week from anywhere in Australia. These volunteers operate from Lifeline Centres in every State and Territory around Australia.

Anyone can call Lifeline. The service offers a counselling service that respects everyone’s right to be heard, understood and cared for. They also provide information about other support services that are available in communities around Australia. Lifeline telephone counsellors are ready to talk and listen no matter how big or how small the problem might seem. They are trained to offer emotional support in times of crisis or when callers may be feeling low or in need of advice.
Poisons Information Line

The poisons information line provides the public and health professionals with prompt, up-to-date and appropriate information, and advice to assist in the management of poisonings and suspected poisonings. The seriousness of a poisoning situation is assessed after a detailed history is obtained from the caller. Members of the public may be then given first aid instructions, information on possible symptoms, and advised on the need for assessment by a doctor or referral to hospital. The Australia-wide Poisons Information Centres have a common telephone number: 131 126.

Emergency Translation

For translation service in an emergency situation dial 1300 655 010
Overseas Student Health Cover (OSHC)

Overseas student health cover (OSHC) is insurance that provides cover for the costs of medical and hospital care which international students may need while in Australia and is mandatory for international student visa holders. OSHC will also cover the cost of emergency ambulance transport and most prescription drugs.

How do I get OSHC?

You may be or have been asked for an OSHC payment in the education offer package you receive from your chosen education provider, if they have a preferred provider agreement and don’t need to complete a formal application form. If not, you may need to complete an Application for OSHC which is available from registered OSHC providers and most educational institutions. Your local education adviser can lodge your OSHC form and payment at time of processing your enrolment to study in Australia.

Only Australian health funds that have signed an agreement with the Australian Government can provide OSHC. Most Australian education institutions have a preferred OSHC provider. Depending on the institution you will be attending you will be required to join one of these four registered health funds. You may choose to change your health fund at anytime, but will need to abide by the conditions of change of the health fund provider you are leaving.

OSHC Providers

Medibank Private:  www.medibank.com.au

OSHC Worldcare:  www.oshcworldcare.com.au

BUPA OSHC:  www.overseasstudenthealth.com

Australian Health Management:  www.ahm.com.au

Students may also take out additional cover in the form of Extra OSHC and students who could not previously access OSHC may now be able to access Optional OSHC. Some students may be exempt from enrolling in the OSHC such as students from countries whose Governments may have Reciprocal Health Agreements for students in Australia. Note: only some reciprocal health agreements cover students in Australia, some will only cover visitors. You should determine if you are eligible before you apply for your visa to come to Australia.

If you come to Australia on a visa other than a student visa and undertake a short course of study of three months duration or less you will not be eligible for OSHC. It is wise to purchase travel or private medical insurance in this case.

**What am I covered for?**

OSHC provides a safety net for medical expenses for international students, similar to that provided to Australians through Medicare. Additionally, OSHC includes access to some private hospitals and day surgeries, ambulance cover and benefits for pharmaceuticals.

**How do I use my OSHC card?**

If you need to visit a doctor or medical centre, show your card at the end of the visit. You will be charged the doctor’s fee and the government fee component of that may be processed by the medical centre. If the medical centre is not able to process the government fee, pay the total amount, keep the receipt and you can claim the government fee back from your OSHC provider.

**Types of Health Care in Australia**

The Australian healthcare system is mixed. Responsibilities for healthcare are divided between the Federal and State governments, and both the public and the private sectors play a role. Government programs underpin the key aspects of healthcare. Medicare, which is funded out of general tax revenue, pays for hospital and medical services. Medicare covers all Australian citizens, pays the entire cost of treatment in a public hospital, and reimburses for visits to doctors.

**Public System**

The major provider of healthcare services in Australia is the Public Health System (Medicare). The Public Health System provides a comprehensive free-of-charge healthcare service for all Australian citizens covering both hospital-based and community-based medical services. Public hospitals are owned by the State. One of the problems with such a system is that waiting times in public hospitals can be extensive due to a shortage of healthcare professionals and facilities. See also: Attending an Australian hospital.

**Private System**

Private hospitals provide about a quarter of all hospital beds in Australia. Private medical practitioners provide most non-bed medical services and perform a large proportion of hospital services alongside salaried doctors. Most dental services are provided by private practitioners. For Australians who take out private health insurance a
range of services can be covered, such as access to your own Doctor in a private hospital, and extra services such as dental, optical and physiotherapy.

**Attending an Australian Hospital**

Few private hospitals have emergency departments, so, in an emergency, most Australians rely on the public hospital system. If you attend an Emergency Department in a hospital you will be attended to immediately by a triage nurse for information about you, your cover, and your current health condition. The triage nurse will determine the urgency of your condition in comparison to others in need in the emergency room and it is likely that you will remain at the emergency room for several hours. Whether you are seen immediately by a Doctor, or have to wait, it is customary to keep you in the emergency room for several hours to monitor your condition before releasing you to go home, or admitting you to hospital in more severe cases.

There are **extensive waiting times for elective surgeries at public hospitals**, e.g. for orthopaedic surgery. One of the attractions of health insurance is the ability to bypass public hospital waiting lists and go through the private system.

Private hospitals are very expensive for treatment and hospitalisation. Your OSHC will cover some of the cost of some private hospitals but you will have to pay the difference.

Your health insurance (OSHC) covers the total cost of accommodation in a shared ward of a public hospital. It also pays for the ‘schedule fee’ for the doctor but you will have to pay the difference if the doctor’s fee is higher than the ‘schedule fee’. See also: Public hospital waiting times.

**General Practitioners (GPs)**

In Australia you do not have to go to a hospital to see a doctor. You can see a doctor (also known as a **GP – General Practitioner**) in their private practice or medical centre, with part or the entire doctor’s fee being covered by Medicare or OSHC. **You must make an appointment to see a GP.** It is important to note that some GP surgeries will request full payment from you at the time of consultation and you will need to present the receipt to claim the rebate back from your health cover provider.
Medical Services

What do I do if I’m sick?
Choose a doctor from the list of medical facilities in this handbook or use the Yellow Pages and phone the GP’s surgery or medical centre to make an appointment. If you have woken in the morning feeling unwell and would like to see a doctor that day, you will need to phone the doctor’s surgery early in the morning (8:00am – 8:30am) for an appointment. Please note however, that it may not be possible to get an appointment on the same day - you may have to wait one or two days before you can see a doctor (in some regional areas of Australia it may be a week or two before you can get an appointment).

Seeing a Doctor
When you attend your appointment, the doctor will ask you questions about your health and may give you a brief physical examination, such as checking your breathing, your throat, ears etc. The doctor will then give you some advice regarding management of your illness, and may give you a prescription for some medication. If you have had, or need to take time off studies you will need to get a medical certificate from the doctor to provide to your education provider. If your illness is more serious or the doctor is unsure of a diagnosis she or he may refer you for further tests eg: blood tests or x-rays, or to see a specialist Doctor. It is important to note that if you are dissatisfied with the diagnosis or service of the Doctor you see, you have the right to obtain an opinion from another Doctor.

Public Hospital Waiting Times
If you cannot get an appointment with a GP and want to go to a public hospital to see a doctor, you may find a public hospital which has a general practice clinic attached. If not, and you attend an emergency room to see a Doctor, be prepared to wait a VERY long time. It is not uncommon to wait more than 3 hours, and at some hospitals you could wait as long as 5-6 hours to see a doctor. It is common practice for a doctor or a nurse to make an initial assessment of your condition when you first arrive to prioritise the emergencies in the hospital. You will be seen as soon as the most urgent patients have been attended to. It is also common to remain in the emergency room for some time after a doctor has attended to you before you are instructed you can leave. Emergency department rules may include keeping you a little longer to observe you and ensure that your condition does not change and it is safe to send you home with the recommended treatment. It is the same for all patients – international students and Australian citizens alike.
Pharmacies
GP surgeries do not have medications to dispense to you. You must take the prescription given to you by the doctor to a Pharmacy or Chemist to obtain the medication. You will need to provide the pharmacy with your OSHC card, your full name and address. You are able to walk in off the street to any pharmacy/chemist/drug store in Australia and will only have to wait a short while for your prescription medicine to be prepared.

Prescription Medication
Medication prescribed by your doctor is not free. You must pay the pharmacy. If the cost is more than *AU$30.70 you can claim the difference back from your OSHC provider. Many pharmacists will offer you the option of having a “generic” brand of medicine. If the prescription medicine the Doctor has prescribed is also made available by a company which produces generic brands at cheaper prices, this option will be offered to you. This is ONLY offered if the content of the medicine is exactly the same as that prescribed by your Doctor. It will, however, assist you to pay less for your medicine.

Over-the-Counter Medication
Pharmacies/chemists also provide a variety of over-the-counter medications useful for treating colds, headaches, allergies and the like which do not require a prescription. Ask the pharmacist on duty for advice regarding the best medication for your symptoms. Ensure that you advise the pharmacist of any other medications you may be taking.

Dental and Optical
Dental and optical health services are not covered by your OSHC unless you take out extra cover. If you need to see a dentist or optometrist you will need to make an appointment (see the Yellow Pages) and pay the full fee of this service.

Interpreter Services
We are lucky in Australia to have a variety of healthcare professionals from many different cultural backgrounds, so you may be able to see a doctor who speaks your first language. However, if you are having difficulties communicating with your doctor, the Translation and Interpreter Service (TIS) can be used. For more information visit www.immi.gov.au or phone 131 450

*2008 Applicable limit
Medical Facilities near Strathfield

Medical Centres

**Burwood Medical Centre**  
Suite 3 Ground Floor 36 Belmore Street,  
Burwood, NSW 2134  
Phone: 97449208  

**Burwood Family Doctors**  
134c Burwood Road,  
Burwood, NSW 2134  
Phone: 9744 5133

**Mayne Health Medicentre Burwood**  
85 Burwood Road,  
Burwood, NSW 2134  
Phone: 9747 4344

Hospitals

The closest public hospital to the Catholic Institute of Sydney is Concord Hospital

**Concord Hospital**  
**Switchboard:** 9767 5000

**Email Address:** concordinfo@email.cs.nsw.gov.au

**Address:** Concord Repatriation General Hospital  
Hospital Rd, Concord NSW 2139
<table>
<thead>
<tr>
<th>Service/Department at Concord Hospital</th>
<th>Contact Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admissions/Bookings</td>
<td>9767 6855</td>
</tr>
<tr>
<td>Aged Care Services</td>
<td>9767 6931</td>
</tr>
<tr>
<td>Anatomical Pathology</td>
<td>9767 6634</td>
</tr>
<tr>
<td>Child Care Centre</td>
<td>9767 6308</td>
</tr>
<tr>
<td>Day of Surgery Admin. Centre</td>
<td>9767 6212</td>
</tr>
<tr>
<td>Drug &amp; Alcohol Services</td>
<td>9767 8320</td>
</tr>
<tr>
<td>Emergency Department</td>
<td>9767 6090 (24 hours)</td>
</tr>
<tr>
<td>Inpatient Enquiries</td>
<td>9767 6000 (7.30am to 8pm)</td>
</tr>
<tr>
<td>Medical Records</td>
<td>9767 5452</td>
</tr>
<tr>
<td>Outpatient Appointment Centre</td>
<td>9767 5333</td>
</tr>
<tr>
<td>Physiotherapy</td>
<td>9767 6101</td>
</tr>
<tr>
<td>Pre-Admission Clinic</td>
<td>9767 8385</td>
</tr>
<tr>
<td>Radiology</td>
<td>9767 7415</td>
</tr>
<tr>
<td>Social Work</td>
<td>9767 6680</td>
</tr>
</tbody>
</table>

**General Health**
Maintaining good health is of vital importance when studying abroad.

While living in another environment is a good way to change a daily routine, it is important for students who are experiencing difficulties in their own country (relationship, health, emotional, substance abuse, etc.) not to expect a vacation from their problems.

Going abroad is not a “geographic cure” for concerns and problems at home (that is, thinking that you can solve your personal dilemmas by moving from one place to another). Sometimes students feel that a change of venue will help them to move past their current problems. However, living and studying in a foreign environment frequently creates unexpected physical and emotional stress, which can exacerbate otherwise mild disorders.

It is important that all students are able to adjust to potentially dramatic changes in climate, diet, living, and study conditions that may seriously disrupt accustomed patterns of behavior. In particular, if students are concerned about their use of alcohol and other controlled drugs or if they have an emotional or physical health concern, they should address it honestly before making plans to travel and study abroad.

(Source: Education Abroad Program, UCLA)

Mental Health

**St John of God Hospital, Burwood**

13 Grantham Street
Burwood
New South Wales 2134

General Enquiries: 1300 656 273
Telephone: 9715 9200
Facsimile: 9747 5223

Email: [info@sjog.org.au](mailto:info@sjog.org.au)

**Specialist Consulting Rooms**

3 Grantham Street
Burwood NSW 2134
Telephone: 02 93343888
Facsimile: 9744 5879

**Counselling and Therapy Centres**

21 Grantham Street
Burwood NSW 2134
Telephone: 029715 9215
Facsimile: 9715 9297

Physical Health

A big part of staying healthy involves eating healthy foods, and getting enough exercise for fitness and relaxation. Nutrition Australia provides some great information about healthy eating, exercise and lifestyle on its website [www.nutritionaustralia.org](http://www.nutritionaustralia.org).
☑ Exercise – do at least 30mins of moderate exercise a day
☑ Sleep – get at least 8-9 hours of sleep a night
☑ Nutrition – keep a balanced diet remembering to eat lots of vegetables and fruit everyday
☑ Binge drinking – limit your consumption of alcohol and avoid binge drinking. Binge drinking describes the habit of drinking to excess when you do drink, with little or no understanding of your limits to accommodate the amount of alcohol in your blood.

Alternative Therapies
Bethany Centre
18A Margaret St
Strathfield
NSW 2135

Phone; 87565155
Managing my Finances:

Initial Expenses

This is an example of some of the expenses you might encounter when you first come to Australia:

<table>
<thead>
<tr>
<th>Expense</th>
<th>Estimated Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Temporary accommodation</td>
<td></td>
</tr>
<tr>
<td>Rental bond (four weeks rent @ $---/week)</td>
<td></td>
</tr>
<tr>
<td>Advance rent (two weeks @ $---/week)</td>
<td></td>
</tr>
<tr>
<td>Electricity connection</td>
<td></td>
</tr>
<tr>
<td>Telephone connection</td>
<td></td>
</tr>
<tr>
<td>Gas connection</td>
<td></td>
</tr>
<tr>
<td>Internet connection</td>
<td></td>
</tr>
<tr>
<td>Mobile phone and/or network sim card</td>
<td></td>
</tr>
<tr>
<td>Household items, e.g. furniture, crockery, etc.</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
</tr>
<tr>
<td>Textbooks &amp; Educational Expenses</td>
<td></td>
</tr>
<tr>
<td>Incidentals</td>
<td></td>
</tr>
<tr>
<td>Insurance – house, car, health</td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL:**
On-going Expenses

Once you have established yourself in accommodation, you will need to budget for ongoing costs. This is an example of monthly expenses you may have if you live in **SINGLE accommodation** (costs will reduce if you are in shared accommodation):

<table>
<thead>
<tr>
<th>Monthly Expense</th>
<th>Estimated Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent (four weeks rent @ $---/week)</td>
<td></td>
</tr>
<tr>
<td>Food (four weeks @ $---/week)</td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td></td>
</tr>
<tr>
<td>Gas</td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td></td>
</tr>
<tr>
<td>Internet</td>
<td></td>
</tr>
<tr>
<td>Mobile Phone</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td></td>
</tr>
<tr>
<td>Educational</td>
<td></td>
</tr>
<tr>
<td>Insurance – health, house, car</td>
<td></td>
</tr>
<tr>
<td>Unexpected</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL:</strong></td>
<td></td>
</tr>
</tbody>
</table>

Setting up a Bank Account

You can choose to open an account in any **Bank, Credit Union or Building Society** in Australia. Do your research to get the best deal.

**To open a bank account you will need:**

- your passport (with arrival date stamped by Australian immigration)
- student ID card
- money to deposit into the account (this can be as little as $10)
Anyone who wishes to open a bank account in Australia must show several pieces of personal identification which are allotted a points system. 100 points of identification is required to establish your identity as the person who will be named in the account. Your passport and proof of your arrival date in Australia will be acceptable as 100 points IF you open an account **within six weeks** of arrival in Australia. After this time you will be required to produce additional documentation. As a student you will be able to open an account with special student benefits. Many banks have ‘Student Accounts’ which contain no or minimal fees for transactions that might normally be attached to regular savings accounts. You will also require the student ID card from your institution to prove you are a student and should have access to the benefits offered by a student bank account. For a comparison of accounts in banks throughout Australia see: http://www.banks.com.au/personal/accounts/

Most people in Australia enjoy the convenience of **Internet banking** and/or **Telephone banking**, which enables them to manage their money, pay bills etc. from home. At the time you are setting up your account you can request these services from your bank.

**Bank & ATM Locations in Strathfield**

<table>
<thead>
<tr>
<th>BANK</th>
<th>WEBSITE</th>
</tr>
</thead>
<tbody>
<tr>
<td>National Australia Bank</td>
<td><a href="http://www.nab.com.au">www.nab.com.au</a></td>
</tr>
<tr>
<td>ANZ</td>
<td><a href="http://www.anz.com.au">www.anz.com.au</a></td>
</tr>
<tr>
<td>Commonwealth Bank</td>
<td><a href="http://www.commbank.com.au">www.commbank.com.au</a></td>
</tr>
<tr>
<td>Westpac Bank</td>
<td><a href="http://www.westpac.com.au">www.westpac.com.au</a></td>
</tr>
<tr>
<td>St George Bank</td>
<td><a href="http://www.stgeorge.com.au">www.stgeorge.com.au</a></td>
</tr>
</tbody>
</table>

(NB – this list is just a sample of some financial institutions in Australia)

**Banking Hours**

Most bank branches are open from **Monday to Friday, 9:00am to 4:00pm** (except on public holidays). Some branches have extended trading hours during the week and may be open Saturdays (check with your individual bank). **ATMs remain open 24 hours a day.** However, you should be aware of your personal safety if accessing cash from an ATM at night in quiet areas where there are not a lot of people around.
Bank Fees

Bank fees are **the price you pay for the products and services that banks offer**. Different banks charge different fees for different products and services, and the best way to find out what fees apply is simply to ask your bank. Any fees that apply to your accounts are fully disclosed in information leaflets and terms and conditions that your bank can provide before you open your account. **Some banks waive some fees if you are a full-time student**. The way you do your banking may also affect the fees that apply for example: internet banking rather than walking into a branch.

If you don’t understand any fee which has been charged, contact your bank.

Accessing Money from My Account

Bank accounts offer lots of options for accessing your money. Some of the most popular options are described below.

**ATMs (Automatic Telling Machines)**

ATMs can be used to withdraw cash from an account by using the ATM card which is available with most bank accounts. You can also use ATMs to get an account balance and transfer money into other accounts. Some ATMs also allow you to deposit cash and cheques into your account. Using the ATMs of your bank will generally cost less money than if you use another bank’s ATMs. Fees for using ATMs can vary between banks and between accounts.

See also: Using an ATM.

**EFTPOS**

Short for ‘Electronic Funds Transfer at Point Of Sale’, EFTPOS terminals can be found where goods or services are sold, for example, supermarkets, service stations, restaurants, doctors’ surgeries and gymnasiums. You can pay for goods and make payments through EFTPOS using your ATM card, rather than paying with cash. At some stores, when you use EFTPOS you can also withdraw cash from your account at the same time. You should be aware that there are some retailers who put limits on how much cash can be withdrawn which may be dependent on the amount which is spent in the store.

When paying by EFTPOS, you also use your PIN to access your account. The same rules apply about keeping the PIN confidential and never handing it over to anyone. Be careful no-one is looking over your shoulder when you enter your PIN. See: Using an ATM.

**Telephone Banking**

You can use telephone banking to transfer payments to and from accounts, get your account balances, get recent transaction information and pay bills. You will need to register to use telephone banking and will then be given a password or an identification number that allows you to access your accounts over the phone. It’s important never to give your password to anyone else.
Internet Banking

Internet banking allows you to view and check your accounts, review recent transactions, apply for loans and credit cards, or transfer money and pay bills – all on-line. Most banks offer Internet banking facilities, but you will need to register with your bank to gain access. You will then be given a password that allows you to use your accounts on-line. Never give this password to anyone else.

There are security issues that need to be considered when using Internet banking. It is recommended that you install and keep up-to-date anti-virus software and a firewall, update security patches and be suspicious of emails requesting you to hand over confidential information such as your Internet banking logon password. Your bank will never ask you for this information, especially in an email. In addition, many banks publish security guides on their websites and this provides important information on precautions that you can take to protect your information on-line. If you are unsure about any approach that appears to be from your bank to provide personal information. Refuse to provide that information until you can attend your nearest branch to discuss the request over the counter with bank staff. There is no charge for discussing your banking options at a branch.

Over-the-Counter Service

You can also go into a branch of your bank and, with the assistance of bank staff, conduct transactions including withdrawals, deposits, transfers, and account balance checks. If you do not have a branch close by, you may be able to visit an agency of your branch, such as an Australia Post outlet, to conduct certain transactions. Bear in mind that over-the-counter transactions usually incur higher fees than electronic transactions.

Paying Bills

Most bank accounts offer lots of easy options for paying bills. Transaction accounts with cheque book facilities allow you to pay bills by cheque, and most transaction accounts and savings accounts allow you to pay bills electronically (e.g., using facilities such as telephone banking, Internet banking) and using direct debits.

A note of caution on direct debits – they are a convenient way to pay everyday bills, but always make sure you’ve got enough money in your account to cover the cost of the debit. If your pay or allowance goes into your account on a certain date, make sure your direct debit payments are scheduled to come out of your account after your pay goes in, or you might end up with an overdrawn account or a dishonoured payment – both can cost you money.

Account Statements

Most banks will provide regular statements for your accounts (just how regular can depend on the type of account). On request, banks will provide statements on a deposit account at more frequent intervals, but this may attract a fee. Bank statements are your record of everything that has happened in your account over a given period – the withdrawals, deposits and transfers that were made, and any bank fees and government taxes you were charged. Telephone and Internet banking can make it easy to check your statements, and some banks even offer ‘mini statements’ through their own ATMs.

Check your statements regularly to make sure you’ve got enough money in your account to cover your expenses and keep track of your spending, as well as make sure that all transactions made in your account are legitimate. Refer to your statements to see what fees you are paying on your bank accounts and why, and to see whether a few simple changes
to your banking habits could help you to reduce the fees you pay (for example, using your own bank’s ATMs instead of other banks’ ATMs).

(Source: Australian Bankers’ Association Inc.)

**Using an ATM**

You will be given a PIN (Personal Identification Number) which you will enter into the ATM to access your account. It is the key to your account and it is important that you never tell anyone your PIN. A bank or reputable business will never ask you for your PIN. If anyone does, be suspicious, don’t hand it over and report the incident to the bank and the police. Be careful no-one is looking over your shoulder when you enter your PIN.

These general rules should be followed for **ATM safety**, especially at night:

- Minimise your time at the ATM by having your card ready when you approach the machine;
- Take a look around as you approach the ATM and if there's anything suspicious, don't use the machine at that time (report any suspicions to the police);
- If you don't feel comfortable using a particular ATM, consider continuing on to another branch or using off-street ATMs;
- Do remember that EFTPOS can be used to withdraw cash at many other places, like supermarkets and service stations;
- If you simply want to check your account balance or transfer funds between accounts, telephone or Internet banking can be used instead of an ATM.

If your ATM or credit card is lost or stolen (or if your PIN has been revealed to another person), notify your bank immediately. This will enable your bank to put a stop on your card immediately so that no one else can use it and get access to your money. Most banks have a 24-hour telephone number for reporting lost cards – it’s a good idea to keep a record of this number handy at all times, just in case. If you don’t know the number, ask your bank.

(Source: Australian Bankers’ Association Inc.)

**Safety When Carrying Money**

The first and fundamental rule of safety when carry money is:

“Don’t carry large amounts of cash!”

The second is:

“Don’t advertise the fact that you are carrying money!”
• Divide your cash into different locations on your person (front pocket, coat pocket, shoes, etc.).
• Keep your wallet in one of your front pockets at all times.
• Do not carry cash in a backpack or back pocket.
• Sew a small money pocket into the cuff of a trouser, sleeve of a shirt or even a bra.
• Divide your bank/credit cards and keep them in separate locations.
• Do not place money or valuables in lockers.
• Be very careful how you carry your handbag, and never leave it open for someone to slip their hand inside.
Working in Australia

Permission To Work

From 26 April 2008, people granted student visas will automatically receive permission to work with their visa grant. Most student visa holders will no longer need to apply separately in Australia for permission to work. Please note that you will NOT be able to work in Australian until the first official day of classes when the education provider will confirm your study commencement. Your education provider may do this automatically on the first official day of classes, or you may need to request that they do.

Working While Studying

1. You are not permitted to start work until you have commenced your course of study
2. You can work a maximum of 20 hours per week during the term and unlimited hours when your course is not in session.
3. The Department of Immigration and Citizenship (DIAC) considers your course to be ‘in session’:
   - for the duration of the advertised semesters (including periods when exams are being held)
   - if you have completed your studies and your Confirmation of Enrolment is still in effect
   - if you are undertaking another course, during a break from your main course and the points will be credited to your main course.

(Source: Department of Immigration and Citizenship)

Finding Work

You may find it difficult to find work in Australia as you will be joining the general Australian population in your search; therefore you should not rely on income from employment when budgeting to pay for living expenses. There is no guarantee that employment companies will find work for you.

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

Newspapers

University Job Boards

Online - try these online companies:
Earning an Income

Taxes
Taxes are managed through the **Australian Taxation Office (ATO)**. The tax you pay depends on how much you earn.

**Getting a Tax File Number**
You must obtain a Tax File Number to be able to work in Australia. A tax file number (TFN) is your unique reference number to our tax system. When you start work, your employer will ask you to complete a tax file number declaration form. If you do not provide a TFN your employment will be taxed at the highest personal income tax rate, which will mean less money in your wages each week.

You can apply for your TFN online at [www.ato.gov.au](http://www.ato.gov.au), or phone 13 28 61, 8am to 6pm Monday to Friday. For the ATO translating and interpreter service phone: 13 14 50.

**Taxation Returns**
If you pay too much tax you are entitled to a refund. To get a refund you will need to lodge a tax return. You can lodge online using **e-tax** (free), by mailing a **paper tax return**, or by paying a **registered tax agent** to complete and lodge the return for you. If you lodge by e-tax your refund will normally be issued within 14 days.

- For a registered tax agent visit [www.tabd.gov.au](http://www.tabd.gov.au)
- Tax returns are lodged at the end of the Australian tax year – (1 July to 30 June).
Superannuation
If your monthly wage is more than AU$450, your employer must contribute an additional sum equal to 9% of your wage into a superannuation (pension) account for you. In most cases, you can access your contributions when you leave Australia permanently, although the contributions will be taxed.

To check your eligibility to claim your superannuation and to apply for your payment, visit: www.ato.gov.au/departaustralia
You will need to provide the details of your superannuation fund.

(Source: Australian Taxation Office)

Laws and Safety in Australia

Obeying the Law
One of the reasons we have such a wonderful lifestyle in Australia is due to our representative democracy, the separation of powers, and our respect for the rule of law. We have a lot of laws in Australia and as a result, society runs smoothly.

In being granted a visa to study in Australia, you signed a document (Australian Values Statement Temporary) agreeing to respect Australian values and obey the laws of Australia for the duration of your stay. Failure to comply with the laws of this land (including State and Territory laws) could result in a fine or the cancellation of your visa and possible deportation back home. If you are convicted of a serious crime, it could result in imprisonment. Nobody wants this to happen!

You can find a comprehensive outline of Australian law and the legal system at: www.australia.gov.au.

Legal Services & Advice
If you do break the law are arrested and need to attend a court appearance you will need legal representation to negotiate Australia’s complex legal system.
### Child Protection Laws

It is important for students to understand the requirement of 'Child Suitability Cards' when working, living, volunteering etc. with children.

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<th>Legislation</th>
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(Source: Australian Institute of Family Studies)

**Home Security**

House-breaking is one of the most common crimes. Most house break-ins appear to be crimes of opportunity with entry gained through an open or unlocked window or door. Most intruders are looking for (and often find) a house left open or unlocked where they can get what they want with ease and make a quick getaway.

**Some General Security Tips:**

- Your house number should be clearly visible from the street in case of an emergency.
- Keep your front door locked when you are at the back of the house.
- Do not leave messages on the front door. It lets people know you are not home.
- Avoid having parcels left on the door step.
- If you have to have something delivered while you are out have the neighbours collect it.
- When out, leave a radio or television on or a light in the evening to give the impression you are home.
- Keep cash and valuables out of sight.

Home Security is an issue for you to consider when you are deciding on a place to live. Windows and doors should preferably have security screens or locks; doors should have dead-bolts, a security chain and a peep hole; and if the property has an alarm system – that would also make it an excellent choice.
Contents Insurance

It is recommended that if you are in a rental property that you obtain Contents Insurance for your belongings. This is a form of house insurance that insures the contents of the house. Landlords will usually have House Insurance but your belongings will not be covered. Contents insurance will replace your belongings if your house is robbed and your belongings are damaged or stolen, or you have a house fire and your belongings are destroyed or damaged. This may cost you up to $200 per year depending on the value of your belongings.

Internet Safety & Security

Internet Access on Arrival

Internet cafes are located in most major cities, or book a computer at a community library. The internet has now become an essential business, social, entertainment and educational resource for most Australians. The increasing level of economic transactions on the internet is making it the focus of criminal activities. It is important that internet users protect themselves from falling prey to these activities. The following tips list some simple precautions you can take to minimise the chances of becoming a victim of online criminals.

1. **Install anti-virus and other security software**, such as anti-spyware and anti-spam software. Use and update this software regularly.

2. **Regularly download and install the latest security patches for your computer software**, including your web-browser. Use automatic software security updates where possible.

3. **Use a firewall** and make sure it is turned on. Firewalls help prevent unauthorised access to, and communications from, your computer.

4. **Delete suspect emails immediately.** Don't open these emails.

5. **Don't click on links in suspect emails.** Visiting websites through clicking on links in suspect emails may result in malware (malicious software), such as a ‘trojan’, being downloaded to your computer. This is a commonly used and effective means of compromising your computer.

6. **Only open an attachment to an email where the sender and the contents of the attachment are known to you.**

7. **Don't download files or applications from suspect websites.** The file or application could be malware. Sometimes the malware may even be falsely represented as e-security software designed to protect you.

8. **Use long and random passwords** for any application that provides access to your personal identity information, including logging onto your computer. Don't use dictionary
words as a password. Ideally, the password should be eight or more characters in length. Change passwords regularly.

9. **Use a limited permission account for browsing the web, creating documents, reading email, and playing games.** If your operating system allows you to create a limited permission account, this can prevent malicious code from being installed onto your computer. A ‘limited permission’ account is an account that does not have ‘Administrator’ status.

   (Source: Australian Communications and Media Authority)

### Personal Safety

When you are out and about it is important to be alert and aware of your personal safety.

If you are **going out at night** remember:

- Think ahead - consider how you are going to get home - what about pre-booking a taxi or arranging transport with a friend or family member?
- Never hitch-hike.
- Make sure that you stay with your party and that someone knows where you are at all times.
- Make sure you have enough money to get home or to phone.
- Keep away from trouble - if you see any trouble or suspect that it might be about to start - move away from the scene if you can. The best thing you can do is to alert the police and keep away.
- Walk purposely and try to appear confident. Be wary of casual requests from strangers, like someone asking for a cigarette or change - they could have ulterior motives.
- Try not to carry your wallet in your back trouser pocket where it is vulnerable and in clear view.
- What about drink spiking here too !!??

If you are **out and about**:

- Be alert to your surroundings and the people around you, especially if you are alone or it is dark
- Whenever possible, travel with a friend or as part of a group
- Stay in well-lit areas as much as possible
- Walk confidently and at a steady pace
- Make eye contact with people when walking - let them know that you have noticed their presence
- Do not respond to conversation from strangers on the street or in a car - continue walking
- Be aware of your surroundings, and avoid using personal stereos or radios - you might not hear trouble approaching
- Always keep your briefcase or bag in view and close to your body
- Be discrete with your cash or mobile phones
- When going to your car or home, have your keys in your hand and easily accessible
- Consider carrying a personal attack alarm
- If you do not have a mobile phone, make sure that you have a phone card or change to make a phone call, but remember - emergency 000 calls are free of charge.

(Source: Australian Federal Police)

Public Transport Safety
Travelling on public transport should be a safe and comfortable experience. Numerous security measures have been adopted to maximise the safety of travellers including: security officers, police, guards, help points, good lighting and security cameras. Most drivers also have two-way radios and can call for assistance.

Buses
Waiting for a bus:
- Avoid isolated bus stops
- Stand away from the curb until the bus arrives
- Don't open your purse or wallet while boarding the bus - have your money/pass already in hand
- At night, wait in well lit areas and near other people
- Check timetables to avoid long waits.

Riding on the bus:
- Sit as close to the bus driver as possible
- Stay alert and be aware of the people around you
- If someone bothers you, change seats and tell the driver
- Keep your purse/packages close by your side. Keep your wallet inside a front coat pocket
• Check your purse/wallet if someone is jostling, crowding or pushing you
• If you see any suspicious activity, inform the driver

Trains

Many of the same safety tips when travelling by bus apply for trains. In addition:

• Most suburban trains have security cameras installed or emergency alarms that will activate the cameras
• Carriages nearest the drivers are always left open and lit
• Try not to become isolated. If you find yourself left in a carriage on your own or with only one other person you may feel more comfortable to move to another carriage with other people or closer to the driver.

Taxis

Travelling by taxi is generally quite a safe method of public transport. To increase your confidence when travelling by taxi, consider the following suggestions:

• Phone for a taxi in preference to hailing one on the street. A record is kept by taxi companies of all bookings made
• You are entitled to choose the taxi/taxi driver of your preference. If a driver makes you feel uncomfortable you are within your rights to select another taxi
• Sit wherever you feel most comfortable. This may mean travelling in the back seat of the taxi;
• Specify to the driver the route you wish to take to reach your destination. Speak up if the driver takes a different route to the one you have specified or are familiar with
• Take note of the Taxi Company and fleet number. This will help in identifying the taxi if required. If you are walking a friend to catch a taxi, consider letting the driver know that you have noted these details e.g., "Look after my friend, Mr/Ms Yellow Cab No.436"
• Stay alert to your surroundings and limit your conversation to general topics
• If you don't want your home address known, stop a few houses away from your destination

If the driver harasses you when travelling in a taxi your options include:

• Ask the driver to stop. You may choose to make up an excuse to do so;
- Leave the taxi when it stops at a traffic sign or lights
- Call out to someone on the street to attract attention and seek assistance. This may also cause the driver to stop
- Read out the fleet number and advise the driver you will report him/her if they don't stop

(Source: Queensland Police Service)

Road Rules

If you are going to drive in Australia, no matter whether you are an experienced driver and have an international drivers’ licence or not, **YOU MUST KNOW THE ROAD RULES** before you attempt to drive (even 10metres)! Many lives are lost on Australian roads every year and international visitors are at high risk! If you come from a country where you drive on the opposite side of the road to Australia it is sometimes helpful to have a companion drive with you to ensure you both take note of traffic conditions and signs until you are more familiar with driving on the left side of the road. A handy tip is not to think of it as the other side of the road, but to think that the “white line” (or centre dividing line on the road) is on your side as the driver, just as it is in all countries. It is recommended that you take one or two driving lessons in Australia before you begin to drive here on your own.

Owning a Car

Registration:

Any motor vehicle you own must be registered before you drive it on the road. You must register it in your name and provide the State car registration board with your driver’s licence details and your residential address in Australia.

Insurance:

It is recommended that you have car insurance if you own a car, this will protect you if you have an accident that is your fault as it will help pay for any damage you may have caused to your car or another car.

Speed

There are very obvious reasons for having speeding and traffic rules. The risk of being involved in an accident increases with the speed a vehicle is being driven because there is less time to react, less control of the vehicle and the distance needed to stop is longer. The higher the speed a vehicle is travelling when it hits a pedestrian, the greater the chance of a fatality occurring. **Speed kills.**

Mobile Phones and Driving

The use of **mobile phones** when driving is dangerous, against the law if it's not hands-free, and potentially fatal. This applies to sending or receiving text messages as well as calls. Operating a mobile phone while driving makes you **nine times more likely to be killed** in a collision. Police actively target the use of mobile phones by motorists. Fines are
considerable and demerit points penalties do apply. You should be aware of how to legally use a mobile phone while driving.

**Demerit Points Scheme**
The Demerit Points Scheme is a national program that allocates penalty points (demerits) for a range of driving offences. The scheme is designed to encourage safe and responsible driving. Along with financial penalties, demerit points provide a strong incentive to drive within the law.
Different offences have a different number of demerit points. A complete list of all offences, demerit points and fines can be downloaded from the related links section.

(Source: Roads and Traffic Authority, NSW)

**Licence Requirements**

In most States/Territories of Australia if you hold a current driver licence from another country, you are allowed to drive on your overseas licence as long as:

- You remain a temporary overseas visitor
- Your overseas licence remains current
- You have not been disqualified from driving in that State or elsewhere and
- You have not had your licence suspended or cancelled or your visiting driver privileges withdrawn.

Most overseas visitors are not required to obtain an Australian licence if you comply with these conditions and can continue to prove your genuine visitor status to State Police if required.

**Note:** If you are a licence holder from New Zealand, you must obtain an Australian driver licence within three months of residing in Australia or you must stop driving.

When driving in NSW you must carry your overseas driver licence. Your licence must be written in English or, if the licence is not in English, you must either carry an English translation or an International Driving Permit.

If you are a temporary overseas visitor and you wish to obtain an Australian licence seek advice from your local Police Station.

(Source: Roads and Traffic Authority, NSW)

**Drinking Alcohol and Driving**

*If you are going to drink alcohol, don't drive. If you are going to drive, don't drink alcohol.* Anything else is a risk, not only to you, but also to other motorists and pedestrians. Alcohol is involved in about one-third of all serious motor vehicle accidents. As the level of alcohol increases in your body, you have more risk of being involved in an accident. **Driving with a blood-alcohol content above the legal limit is dangerous to others as well as yourself and severe legal penalties apply.** If you are above the prescribed blood alcohol content level, as the level of alcohol in your body increases, so does the severity of your fine and/or jail term.
Blood Alcohol Concentration (BAC) Levels

The blood alcohol concentration (BAC) is the amount of alcohol in the bloodstream. A BAC of 0.05 means you have 0.05 grams of alcohol in every 100ml of your blood. As the liver metabolises alcohol at around one standard drink per hour, the BAC level drops unless more alcohol is consumed. BAC is measured with a breathalyser, or by analysing a sample of blood.
Legal BAC Limits

*There are legal limits as to the BAC level permissible if you are driving:

Factors Affecting your BAC

The more you drink, the higher your BAC. But two people who drink the same amount might register quite different BACs. There are many factors that will affect this, including:

- **Body size:** A smaller person will have a higher BAC than a larger person because the alcohol is concentrated in a smaller body mass.

- **Empty stomach:** Someone with an empty stomach will reach a higher BAC sooner than someone who has just eaten a meal. Food in the stomach slows down the rate at which alcohol passes into the bloodstream.

- **Body fat:** People with a lot of body fat tend to have higher BACs because alcohol is not absorbed into fatty tissue, so alcohol is concentrated in a smaller body mass.

- **Women:** After drinking the same amount of alcohol, a woman will almost always have a higher BAC than a male.

Because of all these variable factors, counting the number of standard drinks you consume can only give a rough guide to your BAC. For more detailed information about alcohol and how it effects you, please see the Australian Drug Foundation website: [www.druginfo.adf.org.au](http://www.druginfo.adf.org.au).

Drinking Limits Advice

To stay below 0.05 BAC, drivers are advised to limit their drinking to:

- **For men:** No more than two standard drinks in the first hour and no more than one standard drink every hour after that.

- **For women:** No more than one standard drink in the first hour and no more than one every hour after that.

Random Breath Testing (RBT)

Random breath testing of drivers for blood alcohol levels and drug use is common at any time of the day or night. Police officers have the right to stop any vehicle at any time and require the driver to supply samples for screening. Any person driving a motor vehicle is required by law to have less than a specified amount of alcohol in their blood. If a driver exceeds the level which applies to them the driver has committed an offence.
Increased Risk of an Accident

It is safest not to drink alcohol at all if you are going to drive. The more alcohol you have in your body, the more risk you have of being involved in an accident.

- **At 0.05% Blood Alcohol Content (BAC)**, your risk of being involved in a road accident is double that of a 0.00% reading.
- **At 0.1% BAC** your risk is more than seven times as high of being involved in a road accident, than at 0.00%.
- **At 0.15%** your risk increases to 25 times that of driving at 0.00%.

**DON’T DRINK & DRIVE!**

(Source: Australian Federal Police)

Alcohol, Smoking, & Drugs

Alcohol

Alcohol use is legal for those aged 18 years or over. There are laws governing how alcohol may be used in each State and Territory of Australia.  

[Please include your State/Territory laws]
**Standard Drinks**

The use of standard drinks can help people to monitor their alcohol consumption and exercise control over the amount they drink.

Different types of alcoholic drinks contain different amounts of pure alcohol. A standard drink is defined as one that contains 10 grams of pure alcohol.

These are all equal to approximately one standard drink:

- A middy of beer (285ml) = a nip (30ml) of spirits = a small glass (100ml) of wine = a small glass (60ml) of fortified wine such as sherry.

Please keep in mind:

- Some hotels don't serve standard drinks - they might be bigger. Large wine glasses can hold two standard drinks - or even more!
- Drinks served at home often contain more alcohol than a standard drink.
- Cocktails can contain as many as five or six standard drinks, depending on the recipe.
- Pre mixed bottled drinks often contain more alcohol than a standard drink.

**Smoking**

Australian law makes it an offence to sell or supply tobacco products to a person under the age of 18 years. It is illegal for anyone under 18 to purchase tobacco products. There are also a number of laws regulating and restricting the advertising, promotion and packaging of tobacco products. Regulations have been introduced to restrict smoking in public areas such as shopping centres, hotels, restaurants and dining areas, and in some workplaces. [Please include your State/Territory laws]

**Drugs**

Each State and Territory has laws governing the manufacture, possession, distribution and use of drugs, both legal and illegal. Drug laws in Australia distinguish between those who use drugs and those who supply or traffic drugs. The Federal Customs Act covers the importing of drugs, while each State has laws governing the manufacture, possession, distribution and use of drugs, both legal and illegal.
**DANGER: Drink Spiking**! Whether you are drinking alcohol or not, keep your drink close to you and watch it at all times. Drink spiking (putting extra alcohol or other drugs into a person’s drink without their knowledge) is an unfortunate risk to people who are out trying to have a good time. Drink spiking can happen to anyone: male or female, young or old whether they are drinking alcohol or not. Never accept an open container of drink if you did not see it being poured and if you suspect you or your friends have had a drink spiked, call 000 (zero zero zero) immediately to report it and get help.

(Source: Australian Drug Foundation)

**Hitchhiking**

A person who waves at unknown drivers from the side of the road to request a ride with a driver further along the road is called a Hitch-hiker. Hitchhiking is illegal in Queensland and Victoria. Elsewhere in Australia it is illegal to hitchhike on motorways (where pedestrians are prohibited and where cars are not allowed to stop). Some travel companies promote hitchhiking as an inexpensive means of travelling around Australia.

HOWEVER: Many crimes have been committed against innocent hitchhikers including violent personal crimes and abductions. You do not know anything about the person whose car you get into.

Our advice to you is: **DON’T HITCHHIKE**! It simply is not worth the risk.

**Avoiding Dangerous Areas and Activities**

It is important to always be alert and aware of your surroundings and to avoid dangerous areas and activities, particularly at night.

A public place can vary through the course of the day. It may be used by different groups of people at different times. It may be busy at certain times and isolated at others. It may be different during the day than it is at night. These differences can have a very different impact on the way you feel when you are in them. For example:

The street outside a hotel in the morning is likely to be used by people going to and from work or shopping. At night however, the people most likely to be on the street are hotel patrons. Alcohol consumption has now become a factor in these places, and for many (particularly for women), some areas may become less safe.

A shopping mall during the day has lots of different people using it. Once it closes, it is often isolated and usually dark.

A school between the hours of 8 am and 5 pm is usually lively and active. After 5 pm or during school holidays however, it may be isolated or dominated by particular groups of people. Being in a place when it is...
busy is very different from when the place is isolated. There is often no reason to be afraid, But – be alert, be aware, and be careful.

Making New Friends

There is no magic trick to making friends. And if you are in a foreign culture it can seem more difficult than usual to find people who you really “get along” with. Be kind to yourself - remember that making friends takes time. If you make the most of social opportunities during your life in Australia, just as you would back home, it will be quicker and easier for you to fit in, make friends and feel at home.

However you meet people, remember to be careful. When you meet someone new, be cautious until you get to know the person better and feel you can trust him or her. If a stranger starts talking to you, they are probably just being friendly. But be safe, and don’t give them any of your personal details like your full name, your phone number or your address. With people you don’t know well; always arrange to meet them in a public place, like a café or a park, instead of inviting them to your home or going to theirs, until you feel you have built a relationship with them, know more about them and feel comfortable with them.

Many international students spend time hanging out with other students and people from their own country and culture while they’re in Australia. These people can make you feel accepted and you may be able to communicate much more easily with them than you can with the locals, particularly when you have just arrived. When everything around you is new and different, it can feel like a big relief to find people from your own country and cultural background. But remember, you need to be careful at first, until you get to know them better, just as you should with anyone else. Even though you may feel like you have a lot in common, remain cautious until you feel you know them reasonably well and can trust them. Many crimes against international students are committed by people from their own culture. ?????

If you have any concerns or questions about someone you have met, or want to talk to someone about Australian mannerisms and communication “norms” (widely acceptable behaviour), make an appointment to talk it over with your International Student Advisor.
Sexual Assault

Sexual assault is a **criminal offence**. It includes sexual harassment, unwanted touching, indecent assault and penetration of any kind. It is important to remember that it can happen to anyone and at any time but certain **precautions** may make it more difficult for a possible perpetrator:

- When socialising, be smart. Drink in a way that leaves you in control. Leaving drinks unattended leaves them open to being spiked quite easily.
- Walk with confidence and purpose.
- Avoid lonely or dark places.
- Be wary of strangers, whether they are on foot, in cars or at parties.
- Be aware of the people around you.
- Respect your intuition.
- If placed in a situation where you feel uncomfortable say "**No!**" loudly and with conviction.

What do I do if I am assaulted?

It is very difficult to tell someone that you have been sexually assaulted. It is important to remember that sexual assault is a serious crime and can happen to people regardless of their gender or sexuality. Your first point of contact, should be the Police or your closest Sexual Assault Service.

1. From a **public phone or mobile phone**, ring the police on **000**.
2. Do not wash, shower, change clothes or clean up in any way until after talking to the police and going to the hospital. You could destroy vital evidence. Don't drink alcohol or take tranquillisers or other drugs as you will have to give a clear account of what has happened. Try to remember everything you can about your attacker.

3. Remember, **you are the victim**. You have nothing to feel guilty or ashamed about. Police officers are aware that a person who has been assaulted, sexually or otherwise, is likely to be suffering from emotional shock. They will do all they can to make things as easy as possible for you. It is likely they will provide a female police officer for a female victim. If not, you have the right to request one. You can also ask the police to contact a friend, family member, interpreter or religious adviser to be in attendance with you when you are dealing with the circumstances surrounding the report of assault.