

Living Expense in Australia

The below table is intended to provide an overview of living costs in Australia. These costs are estimated and these may vary at times, however do an idea towards living costs.

Item	Estimated Cost
Permanent housing (Monthly rent for a 2 bedroom)	\$1600 - \$1900 AUD
Food (for a month)	\$400 - \$500 AUD
Healthcare costs: <i>Medicare Available</i>	\$0 AUD
Public transportation (monthly)	\$160 - \$180 AUD
Utilities (Gas,electricity & water)	\$250
Internet	\$60 - \$70 AUD
Phone plan with data (Monthly)	\$40 - \$45 AUD

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Time	Task
Before Arrival	Learn about living in Australia Weather in Australia Prepare Financially Booking your travel (flight) and temporary housing Freight - Send additional items to Australia Prepare for arrival in Australia Explore career opportunities for your partner
Day 1	Arrive at the airport Travel from the airport Get a mobile phone plan
Day 2	Attend appointment with a settlement worker for you and your family Find an interpreter or translator, if needed Apply for a Tax File Number (TFN) Visit a bank to activate or open a bank account Superannuation Know about emergency services
Week 1	Enrol for Medicare Apply for a Driver's Licence or Key Pass Learn about public transit Start looking for permanent accommodation Enrol your Children in School Make an appointment with a local GP Find places to access the internet around your town
Month 1	Set up utilities and internet Buy furniture Register your address Apply for centrelink

	Find out about waste disposal
Months 2 to 3	Arrange childcare English course options
Months 4+	Get involved in the community Tax Return Consider purchasing a car (once you have a driver's licence)

Things to Do Before Arrival

Task	Resource
Learn about living in Australia	• Australia runs a pre-departure orientation program called AUSCO https://immi.homeaffairs.gov.au/settling-in-australia/ausco through the International Organisation of Migration. The program gives you lots of information about moving to Australia and the context here. • Learn more about Australia: Our country australia.gov.au
Weather in Australia	• Because Australia is in the southern hemisphere, the seasons are opposite to those in the northern hemisphere. Australia is a large country and the climate does tend to vary based on the location. The Northern part is tropical with wet and dry seasons while the south experiences four seasons. The further south the lowest the temperatures during winter • Australia's official weather forecasts & weather radar - Bureau of Meteorology (bom.gov.au)
Prepare financially	Loans Program • We have potential access to loans upto \$5000 with Cameron Foundation. Have a discussion with TBB to find out more Bringing money into Australia • Travellers can carry an unlimited amount of money into and out of Australia. However you must declare cash in Australian and foreign currency if the combined value is A\$10,000 or more: Travelling to Australia with money • Please exchange your money for Australian Dollars before you depart for your new country. You might be able to exchange money at the airport in Lebanon/Jordan. Exchanging Lebanese Lira or Jordanian Dinar can be difficult once you arrive in Australia with very few places accepting the currency. • If you are looking at changing money after your arrival, check for the nearest Find The Nearest Foreign Currency Exchange Travelex AU

	Banking options in Australia - You will need to open a bank account when you arrive in Australia. This should be your priority once you arrive. You could choose to start this process prior to your arrival and collect your Card when you arrive once your identification has been verified in person. Bellow are some options: CommBank NAB Westpac
Booking your travel (flight) and temporary housing	<i>Travel (flight)</i> - Do not book travel. TBB will work with your employer to book flights on your behalf. We will discuss this with you in each case <i>Temporary housing</i> - Temporary accommodation options will be discussed with TBB. We work with your employer so that this cost is covered and the process will be discussed with you directly. We estimate at least 4 weeks in temporary accommodation before you would need to move into permanent housing. If you are required to find your own temporary accommodation, keep in mind the distance to work and to public transportation options.
Freight - Send additional items to Australia	<i>Freight</i> Most airlines limit you on the amount of kilos you can carry with you, if you have additional items you can send these to arrive separate to you - Unaccompanied Personal Effects (abf.gov.au)
Prepare for arrival in Australia	- It will be helpful to have the following documents printed with you: - Your job offer/contract - Your visa documentation - Covid vaccinations certificates - All relevant ID documentation - Any useful correspondence you have received from official government sources or your employer

	Read more about the process and what to bring here: Travel to Australia (homeaffairs.gov.au).
Explore career opportunities for your partner	- Have a discussion with TBB on career opportunities or interests for your partner - You can view local job openings here. - More information about employment in Australia (rights, financial assistance etc.) can be found here. - Your Settlement Case manager in Australia can make appropriate referrals towards employment as well

Arrival in Australia: Your First Days and Months

The following suggested timeline is meant to help you prioritise tasks in your first days and weeks in Australia.

Day 1: Arrival	
Task	Tips and Resources
Arrive at the airport	You will likely arrive at the capital city of the state you will be residing in. When you land you will have to go through passport security, collect your bags and then customs. This will have to be done even if you are transiting to another Australian airport. - If you don't have Australian dollars in cash yet, you can get them: - At a currency exchange kiosk within the airport - Travelex (Note that currency exchanges counters at airports do not necessarily have the best exchange rates, so they may end up being more expensive) - From an ATM machine, if you have a bank card (note that fees will apply)
Travel from the airport	Speak with TBB about arrangements with your employer before departure. Transfers to your temporary accommodation may vary. Temporary accommodation would have been booked prior to arrival

Get a mobile phone plan	A phone will be provided to you at the airport by the employer or settlement provider. You can also use your own phone and simply purchase a new SIM upon arrival. If one is not provided you can purchase a SIM at the airport, the suggestion is to start with a “pay as you go” or “Prepaid” • Telstra • Optus • Vodafone Australia
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Day 2	
Task	Tips and Resources
Attend appointment with a settlement worker for you and your family	• A settlement worker can help you navigate the many things you must do in your first days in Australia. They can help you fill out forms and get you in touch with organisations and services that can support you. A case manager will be appointed where relevant before your arrival and they will be able to support you with: tax file number(TFN), Centrelink, bank account, medicare etc • There are a number of organisations that provide settlement services in Australia. The organisation that will be working with you will be based on the state you are in: - o <u>AMES</u>- VIC, TAS, SA - o <u>SSI</u>: NSW - o <u>MA</u>: QLD - o <u>Red Cross</u>: WA
Find an interpreter or translator, if needed	• Settlement agencies can help you interpret when needed. • You may be eligible to have up to 10 personal documents translated, into English, within the first 2 years here in Australia: Free Translating Service
Apply for a Tax File Number (TFN)	• In order to work in Australia, you will need a Tax File Number (TFN). • You can apply for your TFN online but you must be in Australia: Australian Taxation Office (ato.gov.au) • You will need proof of Identification documents to get a TFN

Visit a bank to activate or open a bank account	• Many banks have special services for newcomers. Ask your bank about services available to new combers and/or make them aware you are new in Australia when opening a bank account • Banks provide free information about their services, including debit and credit cards. You can walk into any bank and ask about their services. • To open a bank account, you typically will need the following documents (usually, 1 piece must have your photo on it): - o Passport - o ImmiCard - o Visa information • When you open a bank account, you will receive a bank card, also called a debit card. • Learn more about opening a money in Australia: Money (homeaffairs.gov.au)
Superannuation	In Australia, superannuation, or just super, is the term for retirement pension benefit funds. Super Australian Taxation Office (ato.gov.au) • Super is important because the more you save, the more money you will have in retirement. Super is a long-term investment which grows over time. • For most people in Australia, super begins when you start work and your employer starts paying a percentage of your salary or wages into a super fund account for you. • Your employer will be able to recommend a fund for you on your first day and you are able to simply accept their recommendation. Should you choose to go for an alternative option there are many available you could choose from
Know about emergency services	• To call an ambulance and receive emergency medical attention, as well as fire and police services: Call 000 • You will likely be asked to state the nature of your emergency: fire, police, or ambulance. You will then be asked to give the full details of your emergency. DO NOT HANG UP until the operator tells you to hang up. • Here is a link of all state emergency organisations - Services (triplezero.gov.au)

Week 1	
Task	Tips and Resources
Enrol For Medicare	• Permanent Residence in Australia are eligible for Medicare • Set up your MyGov: Here • Medicare is the publicly-funded universal health care insurance scheme in Australia. Read more about Medicare here • To apply you will need to complete an enrollment form and provide the following proof. Follow the process here - o Passport or Immicard - o Proof of permanent residency - o Bank Account details • If you have a case manager from a settlement provider, they will be able to assist you in this process.

Apply for a Driver's Licence or Key Pass	<i>Driver's Licence:</i> ● To legally drive a car in Australia, you'll need a driver's licence issued by the state government you are residing in. An international licence or foreign licence is only valid for a limited time, the number of months varies for each state. ● If you have a licence from another country, you can convert this. If you do not have one you can obtain one following a number of tests in accordance to state requirements. ● If you own a car, you are required to register the vehicle - you can do this at the same place you get your licence. ● In Australia each state has a different statutory corporation responsible for driver licensing and vehicle registration. Below are link for each state: ○ VIC: New to Victoria : VicRoads ○ NSW: Transfer an overseas driver licence Service NSW ○ ACT: ACT driver licence information ○ QLD: Transferring to a Queensland licence ○ SA: SA.GOV.AU - overseas driver's licence ○ NT: Transfer your overseas driver licence NT.GOV.AU ○ WA: Transferring your overseas licence (transport.wa.gov.au) ○ TAS: Converting an overseas licence – Transport Servic ● <i>Key pass:</i> ○ If you do not drive, a Keypass ID is a valid proof of age and identity card that can be used across all states in Australia. A Keypass is accepted for a variety of life moments ○ You can apply for a Keypass via Australian Post, either in person or online: Apply for a Keypass ID - Australia Post (auspost.com.au)
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Learn about public transit	● Most large- and medium-sized cities in Australia have a public transit system with buses, trains and /or trams. . ● To use public transit, you can purchase a rechargeable card which will vary based on the state you are in. You can charge any amount in these cards or ask for a “pass” which provides you with unlimited access for the timeframe you pay for. ○ VIC: Public Transport Victoria (ptv.vic.gov.au) ○ NSW: Transport NSW ○ ACT: Transport Canberra (act.gov.au) ○ QLD: South East Queensland translink.com.au ○ SA: Adelaide Metro ○ NT: Bus tickets and fares NT.GOV.AU ○ WA: Public Transport Authority of Western Australia > Home (pta.wa.gov.au) ○ TAS: Public Transport – Transport Services
Start looking for permanent accommodation	<i>General information about finding a rental home:</i> ● Housing in Australia can be difficult to find and rent can be expensive. It may be particularly difficult for larger families to find accommodation that suits all their needs. It is recommended that you start looking for housing as soon as you arrive and have an application and document ready before your inspections. Below are some of the documents you may be required to provide: ○ Your ID, including photo identification like licence, passport and Medicare card ○ Names and contact details of people who will give you rental ○ References ○ Your rental history ○ Employment details ○ Proof of income, payslip or contract <i>Types of housing in Australia include:</i> ● Houses, such as: ○ detached houses with property around them ○ townhouses/ units where each house shares a wall with another ● Rental apartments, including:

	○ apartments with 1-3 bedrooms ○ “Studio” made up of a single room as a living area and bedroom ● Rental rooms, which are usually homes or apartments with private rooms you can rent and share common areas with other residents of the house also referred as houseshare. <i>Resources to look for housing:</i> ● Here is a brief guide to renting: First Time Renters - Your Complete Guide ● Rental listing websites: ○ Rent Houses Domain ○ Real Estate, Property & Homes - realestate.com.au <i>Securing housing:</i> ● When you view a rental unit and fill out a rental application, you may need to have several documents with you which you will include in the application. ● Suggested: get both yours and your spouse’s name on the lease as it could work as ‘proof of residence’ documentation. Make sure your names match those on your passports/travel documents ● Landlords will ask for a “Bond” to secure the house and first rent prior to your move in day. <i>Know your housing rights. Below link provides information relevant to Victoria, some areas may vary in other states but most are the same.</i> ● Renters guide - Consumer Affairs Victoria
Enrol your children in school	● In Australia, parents must make sure a child goes to school every day. ● Education in Australia encompasses the sectors of early childhood education and primary education, followed by secondary education, tertiary education ● Your case manager will help you enrol your child to school but in most case, permanent accommodation is required first School education (homeaffairs.gov.au) ● You can search for your local government website for a step by step process on enrolling kids to school which includes documents required. This link states the process for NSW: Primary school enrolment (nsw.gov.au)

Make an appointment with a local GP	• Medicare provides free or subsidised treatment by health professionals such as doctors, specialists, optometrists and in specific circumstances dentists and other allied health practitioners. It also provides free treatment and accommodation as a public patient in a public hospital. • This link provides further details on Health in Australia: Health (homeaffairs.gov.au) • Your Local General Practitioner (GP) should be your first stop. Your GP will become your family doctor and will be the best to recommend additional support as needed • There are a number of ways to search for a GP and other health services. For Medicare to apply, check that the clinic offers Bulk Billing - this means you will not have to pay directly to the clinic. There are search engines available to help you find your closest health service such as: - o Find a Doctor, GP, Dentist or Healthcare Specialist near you - HotDoc - o Find a Doctor, GP, Dentist or Healthcare Specialist Near You (healthengine.com.au)
Find places to access the internet around your town	• You can find a number of cafes that will offer internet for you to use • Another place to access the internet are public libraries. Check your local city council website for a list of libraries in your area

Month 1	
Task	Tips and Resources
Set up utilities and internet	<i>Utilities</i> • As a renter, in most cases you will have to pay utilities on top of your rent, including water, electricity and gas. To find out if these costs are included in your rent, ask your landlord. If they are included, make sure it is written in your rent or lease agreement. • If they are not included, you should call and organise these to be set up before your move in date. Different companies have different services and rates. Do some research to find the

	best price and learn more about the services. You can use comparison sites as well to help you decide: ○ Compare Energy Gas and Electricity Electricity Comparison iSelect ○ Compare Electricity & Gas Plans CompareTheMarket.com.au ● Electricity and Gas can be combined from one provider, in most cases discounts are provided to combine the two together. ● Water: in most cases you do not have a choice as there is only one choice based on your local area of residency <i>Internet</i> ● You will have to pay for internet service separately from your rent. Note that you may have to pay one-time installation and activation fees. ● There are many options for internet provider, you can again choose to visit a comparison site to assist with making a choice: ○ Compare Internet Plans: Unlimited broadband in your area Finder ○ Compare Internet Plans Best Unlimited Broadband and Internet Deals (iselect.com.au)
Buy furniture	● Most rental properties do not come with furniture or major appliances ● Some lower cost furniture place include Amart, IKEA and Fantastic Furniture ● There are second hand options, Op Shops, that offer pre used furniture at low prices. ● Speak to you case manager for local suggestions
Register your address	● When you have a permanent address you should update your “MyGov” account, along with bank and Driver’s licence. ○
Apply for centrelink	● In some case, you might be eligible for government assistance. In this case you will need to apply for Centrelink. Payments include the Child Care Subsidy. Additional information on centrelink, read last page of document
Find out about waste disposal	● Waste is collected by your council. All rentals will have bins provided which you can use. If you live in a house, you are responsible fortaking the bins out on collection date. For more

	information on collection day and types of bins available for you council, check our local council website
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Months 2 to 3	
Task	Tips and Resources
Arrange child care - Child care benefit	- If you are working and have young children, you may need to make arrangements for childcare. There are different options for child care. To learn about the options available near you, ask your settlement case manager. - You may also be Eligible for Child Care Subsidy - Services Australia
English course options	Australia offers an Adult Migrant English Program which is free to access for people new to Australia. The program offers face to face and online course option for English - Adult Migrant English Program (homeaffairs.gov.au)

Months 4 and beyond	
Task	Tips and Resources
Get involved in the community	<i>General resources</i> - Local government councils offer guidance and settlement services to support newly arrived migrants. City Websites will have a information on how to identify your council and links to direct you to the council similar to this: Metropolitan Melbourne - Look into community and social networking events: Newcomers Network

	See what's happening in your city by visiting sites like: What's On (melbourne.vic.gov.au) / What's On (nsw.gov.au) Or Time Out
Tax Return	- You will need to prepare and lodge a tax return at the end of each financial year. The link provides details on Tax Return Process: Your tax return Australian Taxation Office (ato.gov.au) - You can lodge your taxes on your own via the ATO website or you can seek assistance from a Tax Accountant - You may eligible for government support as well for lodging tax, read more here: Help and support to lodge your tax return
Consider purchasing a car (once you have a driver's licence)	- You can buy new or used cars in Australia. To get an idea on the prices for Cars in Australia check Carsales - You can buy a car via a dealer (new & used) or privately from current owner - Once you have purchased your vehicle, it is your responsibility to register your car under your name. - You will also want to consider getting insurance for your car: Compare Car Insurance Quotes CompareTheMarket.com.au

Additional Resources

Support for newcomers who have come to Australia

- Advice for refugees about the journey to Australia [Information in your language \(homeaffairs.gov.au\)](http://Information in your language (homeaffairs.gov.au))
- Information on "Settling in Australia": [Settling in Australia \(homeaffairs.gov.au\)](http://Settling in Australia (homeaffairs.gov.au))
- Source of News in your Language SBS TV | SBS Radio. Local News [ABC \(Australian Broadcasting Corporation\)](http://ABC (Australian Broadcasting Corporation))
- Middle Eastern Groceries (Delivery available across Australia): Saadeh Grocery Middle Eastern Grocery Store

Access to Centrelink payments	Visa holders with children may be eligible for Family Tax Benefit Part B if they are low income. There is no waiting period on this benefit. For other benefits waiting periods apply.	4 year waiting period on the following payments: • Austudy • Commonwealth Seniors Health Card • Ex-Carer Allowance (Child) Health Care Card • Farm Household Allowance • JobSeeker Payment • Low Income Health Care Card • Mobility Allowance • Parenting Payment single and partnered • Pensioner Education Supplement • Special Benefit • Youth Allowance. There's a 2 year waiting period for the following payments: • Carer Payment • Dad and Partner Pay • Parental Leave Pay. 1 year waiting period There's a 1 year waiting period for: • Carer Allowance • Family Tax benefit Part A. In certain circumstances the waiting period may be exempted, such as decline in health or domestic violence.
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