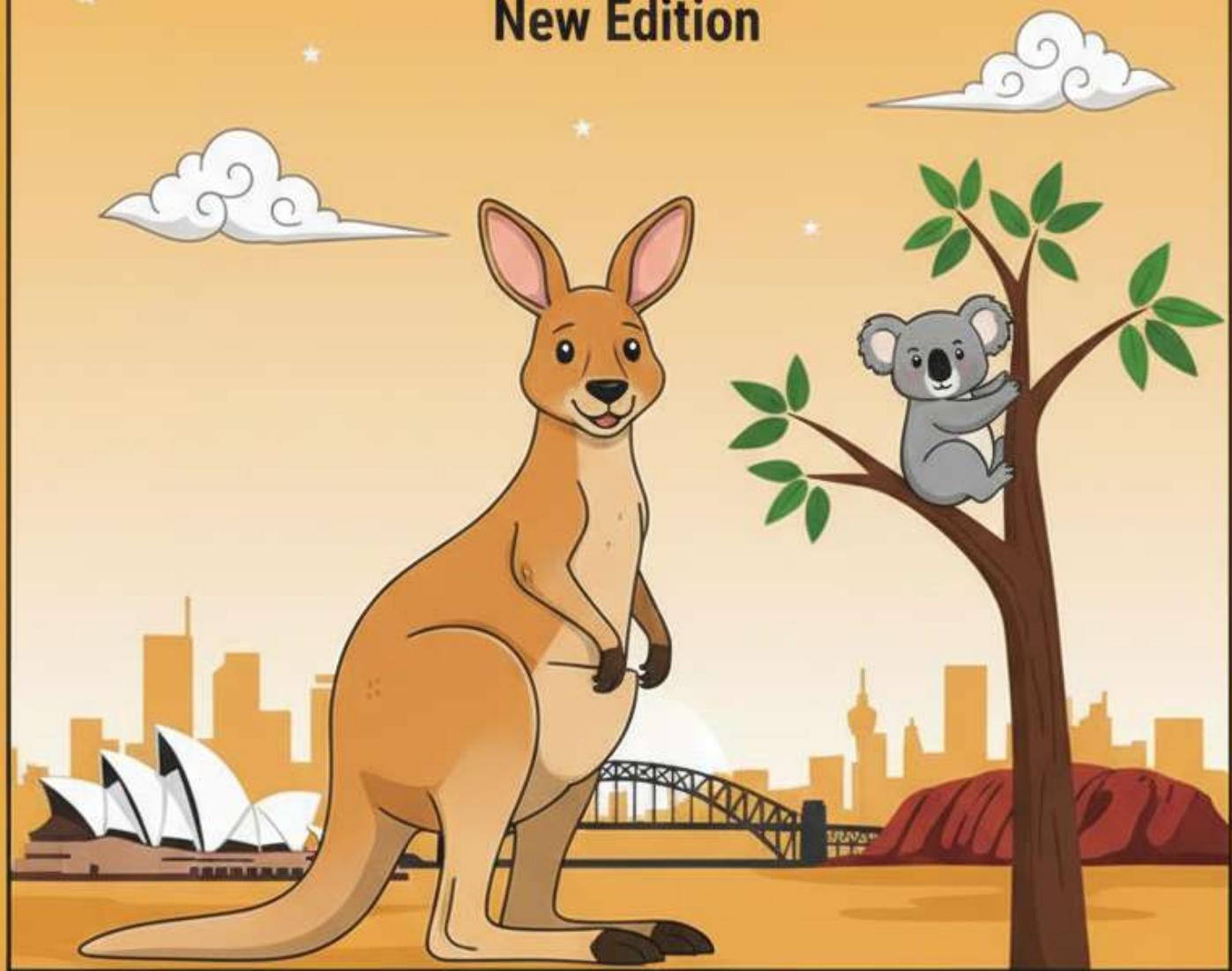


STUY AUSTRALIA

The Complete Guide to Study in Australia

New Edition



Unlock Your Potential

By Dare To Dream
Powered By Elite Era Development

THE COMPLETE GUIDE TO STUDYING IN AUSTRALIA

2026 Intake Edition

Created by: Team Dare To Dream

Website: <https://dares2dream.com>

Edition: 1st Edition 2025

For Academic Year: 2026 (All Intakes)

Your Australian Dream Starts Here

Dare To Dream - Making Global Education Accessible

TABLE OF CONTENTS

PART I: INTRODUCTION

1. Why Study in Australia?
2. Australian Education System Overview
3. Intakes Explained (February, July, November)
4. Quick Facts About Australia

PART II: INTAKES & TIMELINES

5. February 2026 Intake (Primary)
6. July 2026 Intake (Secondary)
7. November 2025/2026 Intake (Tertiary)
8. Which Intake Should You Choose?
9. Complete Application Timeline

PART III: UNIVERSITIES & PROGRAMS

10. Group of Eight (Go8) Universities
11. Top Universities in Australia
12. All Programs & Courses Available

13. University Rankings & Reputation

PART IV: SCHOLARSHIPS

14. Australia Awards Scholarships

15. University-Specific Scholarships

16. Government Scholarships

17. Private & Organization Scholarships

PART V: COSTS & BUDGETING

18. Tuition Fees by Program

19. Cost of Living by City

20. Accommodation Options & Costs

21. Daily Expenses Breakdown

22. Ways to Reduce Costs

PART VI: APPLICATION PROCESS

23. Step-by-Step Application Guide

24. Required Documents

25. English Language Requirements

26. Academic Requirements

27. Genuine Student (GS) Requirement

PART VII: STUDENT VISA

28. Subclass 500 Student Visa

29. Visa Requirements & Documents

30. Financial Requirements

31. Overseas Student Health Cover (OSHC)

32. Visa Application Process

33. Visa Processing Times

PART VIII: LIVING IN AUSTRALIA

34. Accommodation Guide
35. Healthcare System
36. Part-Time Work Opportunities
37. Student Life & Culture
38. Transportation
39. Banking & Finance

PART IX: POST-STUDY OPTIONS

40. Temporary Graduate Visa (Subclass 485)
41. Skilled Migration Pathways
42. Job Market & Career Prospects

PART X: RESOURCES & FAQ

43. Official Links & Resources
44. 50 Frequently Asked Questions
45. State & City Guides
46. Pre-Departure Checklist

PART I: INTRODUCTION

1. WHY STUDY IN AUSTRALIA?

Australia is the **3rd most popular study destination** globally, welcoming over **713,000 international students** in 2024. Here's why:

World-Class Education

- **7 universities** in global top 100 (QS Rankings 2026)
- **9 universities** in top 150 worldwide
- **Group of Eight (Go8)**: Australia's leading research institutions
- Globally recognized degrees

- Research-intensive programs

- Industry partnerships

Quality of Life

- **7 cities** in world's most liveable cities
- Safe, multicultural, welcoming environment
- Beautiful beaches, nature, wildlife
- Year-round sunshine
- Outdoor lifestyle
- Modern infrastructure

Value for Money

- Competitive tuition fees
- **1,000+ scholarships** available
- Strong AUD vs. most currencies
- Part-time work allowed (48 hours/fortnight)
- Post-study work visa: **2-4 years**

Research & Innovation

- World-leading research facilities
- Nobel Prize winners on faculty
- Innovation hubs
- Strong industry connections
- Practical, hands-on learning

Career Opportunities

- **Post-Study Work Visa:** 2-4 years depending on qualification
- Strong job market
- Global company headquarters
- **High minimum wage:** AUD \$23.23/hour (2025)
- **Skilled migration pathways** to PR

Multicultural Society

- Students from **160+ countries**
- English-speaking country
- Cultural diversity celebrated
- International student support services
- Welcoming atmosphere

Global Recognition

- Degrees recognized worldwide
- Part of **

Sydney Accord** (engineering)

- Part of **Dublin Accord** (technician)
- Strong alumni networks globally

2. AUSTRALIAN EDUCATION SYSTEM OVERVIEW

Qualification Levels:

Australian Qualifications Framework (AQF):

AQF Level	Qualification	Duration
Level 5-6	Diploma/Advanced Diploma	1-2 years
Level 7	Bachelor Degree	3-4 years
Level 8	Bachelor Honours, Graduate Certificate/Diploma	1 year
Level 9	Master's Degree	1-2 years
Level 10	Doctoral Degree (PhD)	3-4 years

Types of Institutions:

1. Universities (43 in total)

- **39 public universities**
- **3 private universities**

- **1 international branch** (Carnegie Mellon)
- Offer Bachelor's, Master's, PhD
- Research-focused

2. TAFE Institutes

- Technical and Further Education
- Vocational and practical training
- Diplomas and certificates
- Pathway to universities

3. Private Colleges

- Specialized programs
- Business, hospitality, design
- Smaller class sizes

Academic Calendar:

Standard Academic Year: February-November

Semester System:

- **Semester 1 (Primary):** Late February - End of June
- **Mid-Year Break:** 2-3 weeks (June-July)
- **Semester 2 (Secondary):** Late July - Early November
- **Summer Break:** November - February

Trimester System: (Some universities)

- 3 terms per year
- More flexible

Credit System:

- Full-time: **4 subjects per semester**
- Each subject: **Usually 3 credit hours**
- Bachelor's: **144-192 credit points** (24 subjects typically)

- Master's: **72-96 credit points** (12-16 subjects)

Grading System:

Grade	Mark	Description
HD	85-100%	High Distinction
D	75-84%	Distinction
C	65-74%	Credit
P	50-64%	Pass
F	0-49%	Fail

GPA Calculation: 4.0 scale (HD=4.0, D=3.0, C=2.0, P=1.0)

3. INTAKES EXPLAINED

Australia offers **THREE** main intakes for international students:

Intake Comparison:

Feature	February (Intake 1)	July (Intake 2)	November (Intake 3)
Popularity	Primary (Most popular)	Secondary	Tertiary (Least)
Courses Available	All programs	Most programs	Limited programs
Class Size	Larger	Medium	Smaller
Competition	High	Medium	Low
Scholarships	Most available	Good options	Limited
Start Date	Late Feb/Early Mar	Late July/Early Aug	Oct/Nov
Application Period	Aug-Nov (previous year)	Feb-May	Jun-Sep
Best For	Fresh graduates, maximum choice	Second chance, working professionals	Quick start, VET courses

Season During Study:

February Intake:

- Starts: Summer (warm)
- Study through: Autumn → Winter

- Great for sports, beach activities

July Intake:

- Starts: Winter (cool)
- Study through: Spring → Summer
- Ideal for those preferring cooler weather

November Intake:

- Starts: Spring
- Limited but available

4. QUICK FACTS ABOUT AUSTRALIA

Geography:

- **Area:** 7.7 million km² (6th largest country)
- **Population:** 26.6 million (2025)
- **Capital:** Canberra
- **Major Cities:** Sydney, Melbourne, Brisbane, Perth, Adelaide

Climate:

- **Seasons:** Opposite to Northern Hemisphere
- **Summer:** December-February (20-30°C)
- **Autumn:** March-May (15-25°C)
- **Winter:** June-August (8-17°C)
- **Spring:** September-November (15-25°C)

Currency:

- **Australian Dollar (AUD or A\$)**

- **Exchange rates (approx):**

- 1 AUD = 0.66 USD
- 1 AUD = 0.61 EUR
- 1 AUD = 0.51 GBP

- 1 AUD = 55 INR

Time Zones:

- **3 time zones:**
 - Australian Eastern (NSW, VIC, QLD, TAS)
 - Australian Central (SA, NT)
 - Australian Western (WA)
- **UTC+8 to UTC+11**

Languages:

- **English:** Official language
- **Multicultural:** 300+ languages spoken
- Australian English (unique accent and slang)

Government:

- Federal parliamentary democracy
- Constitutional monarchy
- Stable, democratic
- Safe for international students

PART II: INTAKES & TIMELINES

5. FEBRUARY 2026 INTAKE (PRIMARY)

Overview:

The **February intake** is the **main/primary intake** in Australia, offering:

- **ALL courses and programs** available
- **Maximum scholarship opportunities**
- **Start of academic year**
- **Full orientation programs**
- **Best for:** Fresh graduates, first-time students

Key Dates for February 2026:

Timeline	Action	Month
18 months before	Start research	August 2024
12-15 months before	Shortlist universities, prepare tests	Nov-Dec 2024
10-12 months before	Take IELTS/PTE, gather documents	Jan-Feb 2025
8-10 months before	Apply for scholarships	Mar-Apr 2025
6-8 months before	Submit university applications	May-July 2025
4-6 months before	Receive offers, accept	Aug-Oct 2025
3-4 months before	Apply for student visa	Oct-Nov 2025
2-3 months before	Visa approval, book flights	Nov-Dec 2025
1 month before	Final preparations, accommodation	Jan 2026
Program Starts	Orientation & classes begin	Late Feb/Early March 2026

Application Deadlines (Feb 2026):

University	Application Deadline
University of Melbourne	October 31, 2025
University of Sydney	October 31, 2025
ANU	December 15, 2025
UNSW Sydney	November 30, 2025
University of Queensland	November 30, 2025
Monash University	November 30, 2025
University of Western Australia	November 30, 2025
University of Adelaide	November 30, 2025

Deadlines vary by program - check university websites

Advantages of February Intake:

- Widest course selection** - All programs available
- Most scholarship opportunities**
- Complete orientation programs**
- Start of academic year** - Full year experience
- Better on-campus housing availability**
- Larger student cohort** - more networking
- Aligns with Australian hiring season**
- Internship opportunities** during summer break

Challenges:

- High competition** for popular courses
- More expensive accommodation** (peak season)
- Summer**

6. JULY 2026 INTAKE (SECONDARY)

Overview:

The **July intake** is the **second major intake**, offering:

- **Most (but not all) courses** available
- **Mid-year start**
- **Good scholarship options**
- **Best for:** Those who missed February, working professionals

Key Dates for July 2026:

Timeline	Action	Month
12 months before	Start research	July 2025
8-10 months before	Prepare tests, documents	Sep-Oct 2025
6-8 months before	Apply for scholarships	Nov-Dec 2025
4-6 months before	Submit applications	Jan-Mar 2026
2-4 months before	Receive offers, accept	Mar-May 2026
2-3 months before	Apply for student visa	Apr-May 2026
1-2 months before	Visa approval, preparations	May-Jun 2026
Program Starts	Orientation & classes begin	Late July/Early August 2026

Application Deadlines (July 2026):

University	Application Deadline
University of Melbourne	May 31, 2026
University of Sydney	May 31, 2026
ANU	May 15, 2026
UNSW Sydney	May 31, 2026
University of Queensland	May 31, 2026
Monash University	May 31, 2026

Advantages of July Intake:

- Second chance** if missed February
- Still good course selection**
- Less competition** than February
- Smaller class sizes** - more attention
- Cooler weather** to start (winter)
- Good scholarship options** still available
- More time** to prepare application
- Perfect for** working professionals taking career break

Challenges:

- Fewer courses** than February
- Limited scholarship** options vs. February
- Mid-year start** - different rhythm
- Winter weather** in southern cities
- Shorter** first semester (Nov end)

7. NOVEMBER 2025/2026 INTAKE (TERTIARY)

Overview:

The November intake is the **minor/tertiary intake**, offering:

- **Limited courses** (mainly vocational, some postgraduate)
- **Specific universities only**
- **Smaller cohort**
- **Best for:** VET students, quick start, specific programs

Key Dates for November 2025:

Timeline	Action	Month
6-8 months before	Research & prepare	Apr-May 2025
4-6 months before	Apply	Jun-July 2025
2-3 months before	Offers & visa	Aug-Sep 2025
Program Starts	Classes begin	Oct/Nov 2025

Universities Offering November Intake:

- **CQUniversity**
- **Torrens University**
- **Charles Sturt University**
- **Federation University**
- **Some TAFE institutes**

- Selected programs at other universities

Advantages:

Quick start - less waiting Low competition Smaller classes - personalized attention Fast-track options for some programs Good for specific vocational courses

Challenges:

Very limited course options Few scholarships available Not all universities offer Minimal orientation programs Limited on-campus housing

8. WHICH INTAKE SHOULD YOU CHOOSE?

Choose FEBRUARY if:

- You want **maximum course options**
- You need **scholarship opportunities**
- You're a **fresh graduate**
- You prefer **full academic year** experience
- You can plan **12+ months ahead**
- You want **robust orientation programs**
- You prefer **summer start**

Choose JULY if:

- You **missed February deadline**
- You need **more preparation time**
- You're a **working professional**
- You prefer **smaller class sizes**
- Your desired course is **available in July**
- You prefer **winter/cool start**
- You want **less competition**

Choose NOVEMBER if:

- You want to **start quickly**

- You're doing a **vocational/VET course**
- Your course is **only offered** in November
- You need a **fast-track option**
- You don't mind **limited** programs

9. COMPLETE APPLICATION TIMELINE

For February 2026 Intake:

August-September 2024 (18 months before):

- Research Australian universities
- Identify courses of interest
- Check rankings and accreditation
- Join university information sessions
- Connect with current students

October-December 2024 (15-12 months before):

- Shortlist 8-12 universities
- Register for IELTS/PTE/TOEFL
- Check visa requirements
- Research scholarships
- Start preparing documents

January-February 2025 (12-10 months before):

- Take English proficiency test
- Request transcripts from universities
- Get documents translated
- Start writing SOP/personal statement
- Request recommendation letters

March-April 2025 (10-8 months before):

- Apply for Australia Awards (by April 30)
- Apply for university scholarships
- Finalize SOP and documents
- Check application requirements per university

May-July 2025 (8-6 months before):

- Submit university applications
- Pay application fees (AUD \$50-150)
- Track application status
- Prepare for interviews (if required)

August-October 2025 (6-4 months before):

- Receive admission offers
- Compare offers
- Accept offer & pay deposit
- Receive Confirmation of Enrollment (CoE)
- Research accommodation

October-November 2025 (4-3 months before):

- Apply for student visa (Subclass 500)
- Get OSHC insurance
- Complete health check
- Police clearance (if required)
- Attend visa interview (if required)

December 2025 (2 months before):

- Receive visa approval
- Book flights
- Arrange accommodation
- Inform university of arrival
- Open bank account (if possible)

January 2026 (1 month before):

- Final packing
- Print all documents
- Inform university of flight details
- Airport pickup arrangement
- Check orientation schedule

Late February 2026:

- Fly to Australia
- Complete quarantine (if required)

- Attend orientation
- Register with university
- Start classes!

PART III: UNIVERSITIES & PROGRAMS

10. GROUP OF EIGHT (GO8) UNIVERSITIES

The **Group of Eight (Go8)** are Australia's **leading research-intensive universities**, equivalent to the Ivy League. They:

- Conduct **70% of university research** in Australia
- Educate **150,000+ international students**
- Produce **majority of PhDs**
- Have **strong industry partnerships**

The Go8 Universities:

1. Australian National University (ANU)

- **Location:** Canberra, ACT
- **QS Rank 2026:** #30 globally
- **Known for:** Politics, International Relations, Asian Studies, Science
- **Nobel Prizes:** 6 winners
- **Students:** 25,000+
- **Website:** <https://www.anu.edu.au/>

2. University of Melbourne

- **Location:** Melbourne, VIC
- **QS Rank 2026:** #13 globally
- **Known for:** Law, Medicine, Business, Arts
- **Oldest:** In Victoria (1853)
- **Students:** 50,000+
- **Website:** <https://www.unimelb.edu.au/>

3. University of Sydney

- **Location:** Sydney, NSW
- **QS Rank 2026:** #18 globally
- **Known for:** Architecture, Engineering, Medicine, Law
- **Oldest:** University in Australia (1850)
- **Students:** 70,000+
- **Website:** <https://www.sydney.edu.au/>

4. University of New South Wales (UNSW)

- **Location:** Sydney, NSW
- **QS Rank 2026:** #19 globally
- **Known for:** Engineering, Business, Law, Science
- **Innovation:** Strong startup culture
- **Students:** 65,000+
- **Website:** <https://www.unsw.edu.au/>

5. University of Queensland (UQ)

- **Location:** Brisbane, QLD
- **QS Rank 2026:** #43 globally
- **Known for:** Biomedical Sciences, Engineering, Environmental Science
- **Nobel Prizes:** 2 winners
- **Students:** 55,000+
- **Website:** <https://www.uq.edu.au/>

6. Monash University

- **Location:** Melbourne, VIC
- **QS Rank 2026:** #42 globally
- **Known for:** Pharmacy, Engineering, Business, Medicine
- **Largest:** Biggest university in Australia
- **Students:** 80,000+

- **Website:** <https://www.monash.edu/>

7. University of Western Australia (UWA)

- **Location:** Perth, WA
- **QS Rank 2026:** #72 globally
- **Known for:** Mining Engineering, Marine Science, Agriculture
- **Beautiful:** Stunning campus
- **Students:** 25,000+
- **Website:** <https://www.uwa.edu.au/>

8. University of Adelaide

- **Location:** Adelaide, SA
- **QS Rank 2026:** #82 globally
- **Known for:** Wine, Agriculture, Engineering, Medicine
- **Nobel Prizes:** 5 winners (most per capita)
- **Students:** 28,000+
- **Website:** <https://www.adelaide.edu.au/>

11. TOP UNIVERSITIES IN AUSTRALIA

Top 15 Australian Universities (QS 2026):

Rank (Global)	University	Location	Notable For
#13	University of Melbourne	Melbourne	Law, Medicine, Arts
#18	University of Sydney	Sydney	Medicine, Architecture
#19	UNSW Sydney	Sydney	Engineering, Business
#30	ANU	Canberra	Politics, Science
#42	Monash University	Melbourne	Pharmacy, Medicine
#43	University of Queensland	Brisbane	Biomedical, Engineering
#72	University of Western Australia	Perth	Mining, Marine Science
#82	University of Adelaide	Adelaide	Wine, Agriculture
#89	University of Technology Sydney (UTS)	Sydney	IT, Design, Engineering

Rank (Global)	University	Location	Notable For
#130	RMIT University	Melbourne	Design, Architecture
#133	University of Wollongong	Wollongong	Engineering
#140	Macquarie University	Sydney	Business, Languages
#166	Queensland University of Technology (QUT)	Brisbane	Creative Industries
#173	Curtin University	Perth	Mining, Engineering
#189	Deakin University	Melbourne	Education, Health

12. ALL PROGRAMS & COURSES AVAILABLE

Australia offers programs in **EVERY** field imaginable:

A. ENGINEERING & TECHNOLOGY

Programs Available:

- Civil Engineering
- Mechanical Engineering
- Electrical Engineering
- Chemical Engineering
- Mining Engineering (Australia is world leader)
- Petroleum Engineering
- Aerospace Engineering
- Software Engineering
- Biomedical Engineering
- Environmental Engineering
- Renewable Energy Engineering

Top Universities:

- UNSW Sydney (#1 in Australia for Engineering)
- University of Melbourne
- Monash University

- University of Sydney
- UQ

Duration:

- Bachelor's: 4 years
- Master's: 2 years
- PhD: 3-4 years

Career Prospects: Excellent

- Average salary: AUD \$75,000-120,000
- High demand
- Skilled migration opportunities

B. BUSINESS & MANAGEMENT

Programs Available:

- MBA (Master of Business Administration)
- Accounting
- Finance
- Marketing
- Human Resource Management
- International Business
- Business Analytics
- Supply Chain Management
- Entrepreneurship
- Project Management

Top Universities:

- Melbourne Business School
- UNSW Business School
- University of Sydney Business School

- Monash Business School
- UQ Business School

Duration:

- Bachelor of Business: 3 years
- Master of Business: 1.5-2 years
- MBA: 1-2 years

Tuition:

- Bachelor's: AUD \$30,000-45,000/year
- Master's: AUD \$35,000-50,000/year
- MBA: AUD \$40,000-80,000/year

C. INFORMATION TECHNOLOGY & COMPUTER SCIENCE

Programs Available:

- Computer Science
- Information Technology
- Cyber Security
- Data Science
- Artificial Intelligence
- Software Development
- Network Engineering
- Information Systems
- Game Design
- Cloud Computing

Top Universities:

- UNSW Sydney
- University of Melbourne

- ANU
- UTS
- Monash University

Why Australia for IT:

- Tech hub (Sydney, Melbourne)
- Growing startup ecosystem
- High demand for tech professionals
- Post-study work opportunities

D. HEALTHCARE & MEDICINE

Programs Available:

- Medicine (MBBS/MD)
- Nursing
- Pharmacy
- Dentistry
- Physiotherapy
- Public Health
- Biomedical Science
- Occupational Therapy
- Speech Pathology
- Psychology

Top Universities:

- University of Melbourne (Medicine #1 in Australia)
- University of Sydney
- Monash University
- UQ
- University of Adelaide

Special Notes:

- **Medicine:** Usually requires GAMSAT or ISAT
- **Entry:** Very competitive
- **Duration:** MBBS 5-6 years, Nursing 3 years
- **Excellent** post-study work visa (4 years for Medicine)

E. SCIENCE & RESEARCH

Programs Available:

- Biology
- Chemistry
- Physics
- Environmental Science
- Marine Science
- Biotechnology
- Geology
- Astronomy
- Mathematics
- Nanotechnology

Top Universities:

- ANU (Science powerhouse)
- University of Melbourne
- UQ
- UWA
- University of Sydney

F. ARTS, HUMANITIES & SOCIAL SCIENCES

Programs Available:

- Psychology
- International Relations
- Political Science
- Sociology
- Anthropology
- History
- Philosophy
- English Literature
- Languages
- Journalism

Top Universities:

- ANU (#1 for Politics & International Relations in Australia)
- University of Melbourne
- University of Sydney
- Monash University

G. AGRICULTURE & ENVIRONMENTAL SCIENCE

Programs Available:

- Agricultural Science
- Environmental Management
- Forestry
- Marine Biology
- Veterinary Science
- Food Science
- Sustainable Agriculture
- Conservation Biology
- Climate Science

Why Australia:

- World leader in agriculture research
- Diverse ecosystems
- Strong industry connections
- **University of Adelaide:** #2 globally for Agriculture

H. LAW

Programs Available:

- LLB (Bachelor of Laws)
- JD (Juris Doctor)
- LLM (Master of Laws)
- International Law
- Corporate Law
- Environmental Law

Top Universities:

- University of Melbourne
- University of Sydney
- UNSW Sydney
- ANU
- Monash University

Duration:

- LLB: 4 years (or 3 with undergraduate degree)
- JD: 3 years (postgraduate entry)
- LLM: 1 year

I. CREATIVE ARTS & DESIGN

Programs Available:

- Architecture
- Interior Design
- Graphic Design
- Industrial Design
- Fashion Design
- Fine Arts
- Animation
- Film & Television
- Photography
- Game Design

Top Universities:

- RMIT University (#1 for Art & Design in Australia)
- UTS
- University of Technology Sydney
- QUT
- Monash University

J. EDUCATION

Programs Available:

- Bachelor of Education
- Master of Teaching
- Early Childhood Education
- Primary Education
- Secondary Education
- TESOL
- Educational Leadership

Top Universities:

- Monash University
- University of Melbourne
- University of Sydney
- Deakin University

K. HOSPITALITY & TOURISM

Programs Available:

- Hospitality Management
- Tourism Management
- Event Management
- Hotel Management
- Culinary Arts

Why Australia:

- Major tourist destination
- Growing industry
- Work opportunities
- Beautiful locations

L. VOCATIONAL EDUCATION & TRAINING (VET)

TAFE Programs:

- Trade Skills (Plumbing, Electrical, Carpentry)
- Automotive
- Beauty & Hairdressing
- Cookery & Hospitality
- Community Services
- Early Childhood Education

Duration: 1-2 years **Pathway:** Can lead to university **Work:** Practical, job-ready skills

13. UNIVERSITY RANKINGS & REPUTATION

By Subject Rankings (QS 2026):

Engineering:

1. UNSW Sydney (#38 globally)
2. Monash University (#51)
3. University of Melbourne (#33)

Medicine:

1. University of Melbourne (#18 globally)
2. University of Sydney (#18)
3. Monash University (#36)

Business:

1. Melbourne Business School
2. UNSW Business School
3. University of Sydney Business School

Computer Science:

1. UNSW Sydney
2. University of Melbourne
3. ANU

Law:

1. University of Melbourne (#11 globally)
2. UNSW Sydney (#13)
3. University of Sydney (#15)

PART IV: SCHOLARSHIPS

14. AUSTRALIA AWARDS SCHOLARSHIPS

Overview:

The **Australia Awards Scholarships** are the **most prestigious and fully-funded** scholarships from the Australian Government.

Funded by: Department of Foreign Affairs and Trade (DFAT) **Annual Awards:** 989 scholarships (2026)

Investment: AUD \$250 million annually

Coverage (Fully Funded):

- Full tuition fees** **Return airfare** (economy class) **Establishment allowance** (one-time payment)
- Contribution to Living Expenses (CLE):** Fortnightly stipend **Overseas Student Health Cover (OSHC)** **Pre-course English training** (if required) **Introductory Academic Program (IAP)** **Fieldwork support** (for research students) **Supplementary academic support**

Total Value: AUD \$100,000-300,000 depending on program

Eligible Countries (55 countries):

Asia:

- Bangladesh, Bhutan, Cambodia, Indonesia, Laos, Maldives, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Sri Lanka, Thailand, Timor-Leste, Vietnam

Pacific:

- Fiji, Kiribati, Nauru, Papua New Guinea, Samoa, Solomon Islands, Tonga, Tuvalu, Vanuatu

Africa:

- Botswana, Kenya, Lesotho, Malawi, Mauritius, Mozambique, Namibia, South Africa, Tanzania, Uganda, Zambia, Zimbabwe

Middle East:

- Jordan, Lebanon, Palestine, Tunisia, Turkey, Yemen

Others: Check official website

Eligibility:

- Citizen of eligible country**

- Minimum 18 years old (by Feb 1 of intake year)
- Not Australian citizen/PR
- Meet academic requirements of chosen program
- Leadership potential
- Development focus
- Not married to Australian/NZ citizen
- Not previously received Australia Award (unless 2x time passed)

Levels Available:

- Undergraduate (selected countries only)
- Master's (most common)
- PhD

Application Process:

1. Choose Program:

- Select from approved list on Australia Awards website
- Check if your desired field is eligible

2. Apply Online:

- **Portal:** <https://www.australiaawardsindia.org> (or country-specific portal)
- Create account
- Fill application form
- Upload documents

3. Required Documents:

- Passport copy
- Academic transcripts
- Degree certificates
- English test results (IELTS/PTE/TOEFL)
- CV/Resume
- Two reference letters
- Development Impact Statement

- Research proposal (for PhD)

4. Selection Process:

- Application review
- Shortlisting
- Interviews (in your country)
- Final selection

5. Timeline:

Stage	Date
Applications Open	February 2025
Application Deadline	April 30, 2025
Shortlisting	May-June 2025
Interviews	June-July 2025
Results	August 2025
Pre-departure	Sep-Jan 2026
Arrival in Australia	February 2026

Official Links:

- **Main Website:** <https://www.dfat.gov.au/people-to-people/australia-awards>
- **Application Portal:** Country-specific (check DFAT website)

15. UNIVERSITY-SPECIFIC SCHOLARSHIPS

Top University Scholarships:

1. Melbourne Graduate Research Scholarships

- **University:** University of Melbourne
- **Level:** Master's by Research, PhD
- **Coverage:** Full tuition + AUD \$31,200/year stipend + OSHC
- **Duration:** 2 years (Master's), 4 years (PhD)
- **Number:** 600+ annually

- **Deadline:** October 31, Varies by program
- **Website:** <https://scholarships.unimelb.edu.au/>

2. UNSW International Excellence Scholarships

- **University:** UNSW Sydney
- **Level:** Undergraduate, Master's
- **Award:** 15% tuition fee reduction OR AUD \$10,000
- **Number:** Multiple awards
- **Automatic:** Consider with admission
- **Deadline:** Program application deadline
- **Website:** <https://www.unsw.edu.au/study/scholarships>

3. University of Sydney International Scholarships

- **University:** University of Sydney
- **Level:** Undergraduate, Postgraduate
- **Award:** AUD \$10,000-40,000 (partial tuition)
- **Types:** Multiple scholarship types
- **Deadline:** Varies by program
- **Website:** <https://www.sydney.edu.au/scholarships>

4. Monash International Tuition Scholarships

- **University:** Monash University
- **Award:** AUD \$10,000 per year
- **Level:** Undergraduate, Postgraduate
- **Number:** Several hundred
- **Merit-based**
- **Deadline:** Varies

- **Website:** <https://www.monash.edu/study/fees-scholarships/scholarships>

5. ANU Chancellor's International Scholarship

- **University:** Australian National University
- **Award:** 25%, 50%, or 100% tuition + AUD \$10,000 stipend
- **Level:** Undergraduate, Postgraduate
- **Highly competitive**
- **Deadline:** Program deadlines
- **Website:** <https://www.anu.edu.au/study/scholarships>

6. UQ International Scholarships

- **University:** University of Queensland
- **Award:** 25% or 50% tuition waiver
- **Level:** Undergraduate, Postgraduate
- **Automatic:** With admission
- **Website:** <https://scholarships.uq.edu.au/>

7. UWA Global Excellence Scholarship

- **University:** University of Western Australia
- **Award:** AUD \$10,000-\$45,000
- **Level:** Undergraduate, Postgraduate
- **Merit-based**
- **Website:** <https://www.uwa.edu.au/study/fees-and-scholarships>

8. Adelaide Global Excellence Scholarships

- **University:** University of Adelaide
- **Award:** 15%, 25%, or 50% tuition reduction

- **Level:** Undergraduate, Postgraduate
- **Automatic consideration**
- **Website:** <https://scholarships.adelaide.edu.au/>

9. Deakin Vice-Chancellor's International Scholarship

- **University:** Deakin University
- **Award:** 100% or 50% tuition fees
- **Level:** Undergraduate, Postgraduate
- **Very competitive**
- **Website:** <https://www.deakin.edu.au/students/enrol-pay-my-fees/scholarships>

10. RMIT International Excellence Scholarship

- **University:** RMIT University
- **Award:** AUD \$5,000 per year
- **Level:** Undergraduate, Postgraduate
- **Automatic consideration**
- **Website:** <https://www.rmit.edu.au/study-with-us/levels-of-study/international-students/scholarships>

11. QUT International Merit Scholarship

- **University:** QUT
- **Award:** 25% tuition reduction
- **Level:** Undergraduate, Postgraduate
- **Merit-based**
- **Website:** <https://www.qut.edu.au/study/fees-and-scholarships>

12. UTS International Scholarships

- **University:** University of Technology Sydney

- **Award:** AUD \$5,000-\$10,000
- **Level:** Undergraduate, Postgraduate
- **Multiple types**
- **Website:** <https://www.uts.edu.au/study/international/essential-information/scholarships-international-students>

13. Macquarie University International Scholarships

- **Award:** AUD \$10,000
- **Level:** Postgraduate
- **Automatic consideration**
- **Website:** <https://www.mq.edu.au/study/admissions/entry-requirements/scholarships>

14. La Trobe Excellence Scholarships

- **Award:** 15-25% tuition reduction
- **Level:** Undergraduate, Postgraduate
- **Merit-based**
- **Website:** <https://www.latrobe.edu.au/study/scholarships>

15. Curtin International Scholarships

- **Award:** 25% first year tuition
- **Level:** Undergraduate, Postgraduate
- **Automatic**
- **Website:** <https://scholarships.curtin.edu.au/>

16. GOVERNMENT & EXTERNAL SCHOLARSHIPS

1. Research Training Program (RTP)

- **For:** PhD and Research Master's

- **Coverage:** Full tuition + stipend (AUD \$29,000/year)
- **Available:** All Australian universities
- **Competitive:** Based on research merit

2. Destination Australia Program

- **For:** Regional universities
- **Award:** AUD \$15,000/year
- **Purpose:** Encourage regional study
- **Website:** <https://www.dese.gov.au/destination-australia>

3. Asian Development Bank - Japan Scholarship

- **For:** ADB member countries
- **Level:** Master's
- **Coverage:** Full funding
- **Participating:** Australian universities

4. Rotary Peace Fellowship

- **For:** Peace and conflict resolution
- **Level:** Master's
- **Coverage:** Full funding
- **Competitive:** Very selective

17. PRIVATE & ORGANIZATION SCHOLARSHIPS

By Country/Region:

For Indian Students:

- Narotam Sekhsaria Scholarships
- JN Tata Endowment
- Inlaks Scholarships

For Pakistani Students:

- HEC Scholarships
- Various provincial scholarships

For Bangladeshi Students:

- Government of Bangladesh scholarships

For African Students:

- Mastercard Foundation Scholars
- African Leadership Academy

PART V: COSTS & BUDGETING

18. TUITION FEES BY PROGRAM

Tuition Fees 2026 (Annual - AUD):

Level	Arts/Humanities	Business	Science	Engineering	Medicine	Law
Undergraduate	\$25,000-35,000	\$30,000-45,000	\$35,000-48,000	\$38,000-50,000	\$60,000-80,000	\$35,000-48,000
Master's	\$28,000-40,000	\$35,000-50,000	\$38,000-52,000	\$40,000-54,000	\$50,000-75,000	\$38,000-52,000
PhD	\$25,000-40,000	\$30,000-45,000	\$35,000-50,000	\$38,000-52,000	\$40,000-60,000	\$35,000-50,000
MBA	-	\$40,000-80,000	-	-	-	-

Notes:

- **Range varies** by university prestige
- **Go8 universities:** Generally higher fees
- **PhD:** Often with scholarship (RTP)
- **Payment:** Per semester or annually

19. COST OF LIVING BY CITY

Official Requirement:

Australian Government requires proof of:

- **AUD \$29,710/year** for living expenses
- **Approximately AUD \$2,476/month**

Realistic Monthly Budget by City:

SYDNEY (Most Expensive):

- **Accommodation:** \$1,000-1,800
- **Food:** \$400-600
- **Transport:** \$150-200
- **Utilities:** \$100-150
- **Other:** \$200-300
- **TOTAL: \$2,000-3,100/month**

MELBOURNE:

- **Accommodation:** \$900-1,600
- **Food:** \$350-550
- **Transport:** \$140-180
- **Utilities:** \$100-140
- **Other:** \$180-280
- **TOTAL: \$1,800-2,800/month**

BRISBANE:

- **Accommodation:** \$800-1,400
- **Food:** \$350-500
- **Transport:** \$120-160
- **Utilities:** \$90-130
- **Other:** \$170-250

- **TOTAL: \$1,600-2,500/month**

PERTH:

- **Accommodation:** \$750-1,300
- **Food:** \$350-500
- **Transport:** \$110-150
- **Utilities:** \$90-120
- **Other:** \$160-230
- **TOTAL: \$1,500-2,400/month**

ADELAIDE (Most Affordable Capital):

- **Accommodation:** \$700-1,200
- **Food:** \$300-450
- **Transport:** \$100-140
- **Utilities:** \$80-110
- **Other:** \$150-220
- **TOTAL: \$1,400-2,200/month**

CANBERRA:

- **Accommodation:** \$850-1,500
- **Food:** \$350-520
- **Transport:** \$120-160
- **Utilities:** \$90-130
- **Other:** \$170-250
- **TOTAL: \$1,650-2,600/month**

REGIONAL CITIES (Most Affordable):

- **Examples:** Wollongong, Geelong, Gold Coast, Hobart
- **Total: \$1,200-2,000/month**

20. ACCOMMODATION OPTIONS & COSTS

Types of Accommodation:

1. ON-CAMPUS STUDENT ACCOMMODATION

Types:

- Residential Halls/Colleges
- University Apartments
- Catered or Self-Catered

Cost: \$250-450/week **Pros:**

- Convenient (on campus)
- Social environment
- Utilities included
- Meals included (catered)
- Support services

Cons:

- Limited availability
- Shared facilities (usually)
- Apply early
- Rules and regulations

Booking: Through university housing office

2. PRIVATE STUDENT ACCOMMODATION (PBSA)

Purpose-Built Student Accommodation - Professional companies

Cost: \$300-500/week **Pros:**

- Modern facilities
- Close to campus
- Fully furnished

- Bills included
- Social events
- Study areas

Cons:

- More expensive
- Competitive
- Contracts (usually 6-12 months)

Providers:

- UniLodge
- Scape
- Urbanest
- Y Suites
- Iglu

3. SHARED APARTMENT/HOUSE

Cost: \$200-400/week per room **Pros:**

- Cost-effective
- Independence
- Choose roommates
- Flexibility

Cons:

- Bills separate
- Need furniture
- Find roommates
- Bond required (4-6 weeks rent)

Finding:

- Flatmates.com.au
- Domain.com.au
- Realestate.com.au
- Facebook groups
- Gumtree

4. HOMESTAY

Living with Australian family

Cost: \$250-350/week (meals included) **Pros:**

- Cultural immersion
- Meals included
- Family environment
- Practice English
- Support

Cons:

- Less independence
- House rules
- Location may be far

Providers:

- Australian Homestay Network
- Homestay Network
- University homestay programs

5. STUDIO/ONE BEDROOM APARTMENT

Cost: \$350-600/week **Pros:**

- Privacy

- Independence
- Own space

Cons:

- Most expensive
- Bills extra
- Furniture needed

Weekly Accommodation Costs by City:

City	Homestay	Shared House	Student Apartment	Studio
Sydney	\$290-350	\$250-400	\$350-500	\$450-750
Melbourne	\$280-330	\$230-380	\$320-480	\$420-700
Brisbane	\$270-320	\$210-350	\$300-450	\$380-650
Perth	\$260-310	\$200-330	\$280-430	\$360-600
Adelaide	\$250-300	\$180-310	\$260-400	\$340-550
Canberra	\$275-325	\$220-360	\$310-460	\$400-680

21. DAILY EXPENSES BREAKDOWN

Food & Groceries:

Supermarkets (Weekly Budget):

- **Budget:** \$80-100/week
- **Moderate:** \$100-130/week
- **Comfortable:** \$130-170/week

Popular Supermarkets:

- **Aldi:** Cheapest
- **Coles:** Moderate
- **Woolworths:** Moderate
- **IGA:** More expensive (convenient)

Sample Prices:

- Bread: \$2-4
- Milk (2L): \$3-4
- Rice (5kg): \$10-15
- Chicken (1kg): \$10-15
- Vegetables: \$3-8/kg
- Pasta: \$1-3
- Eggs (12): \$4-7

Eating Out:

- Fast food meal: \$10-15
- Cafe meal: \$15-25
- Restaurant (mid-range): \$20-40
- Pizza: \$12-20
- Asian restaurant: \$12-20
- Coffee: \$4-6

Student Deals:

- Many cafes offer student discounts
- University cafeterias: \$8-15/meal

Transportation:

Public Transport (Monthly):

- Sydney: \$150-200
- Melbourne: \$140-180
- Brisbane: \$120-160
- Perth: \$110-150
- Adelaide: \$100-140
- Canberra: \$120-160

Student Concessions:

- **Discount:** 30-50% off
- **Apply:** Through university

Cards:

- NSW: Opal card
- VIC: Myki
- QLD: go card
- WA: SmartRider
- SA: MetroCard

Cycling:

- **Bike:** \$200-600
- **Many cities:** Bike-friendly
- **Bike share:** Available in major cities

Car (If you have one):

- Petrol: \$1.80-2.20/liter
- Insurance: \$100-200/month
- Parking: \$10-30/day (city)
- Not recommended for students

Utilities (if not included):

Monthly Costs:

- Electricity: \$50-100
- Gas: \$20-50
- Water: \$30-70
- Internet: \$60-90
- **Total:** \$160-310/month

Usually included in:

- Student accommodation
- Homestay
- Some rentals

Mobile Phone:

Prepaid Plans:

- **Budget:** \$15-25/month (10-20GB)
- **Standard:** \$30-40/month (30-50GB)
- **Unlimited:** \$50-70/month

Providers:

- Telstra (best coverage)
- Optus
- Vodafone
- Aldi Mobile (cheapest)
- Boost

Entertainment & Social:

Monthly Budget:

- **Basic:** \$100-150
- **Moderate:** \$150-250
- **Active:** \$250-400

Activities:

- Cinema: \$15-20
- Gym: \$20-80/month
- Netflix: \$10-20/month
- Going out: \$50-100/week

- Beach/Parks: FREE!

Student Discounts:

- Museums: 50% off or free
- Events: Often discounted
- Concerts: Student prices
- Sports: Student rates

Health & Personal:

Personal Items (Monthly):

- Toiletries: \$30-50
- Haircut: \$15-40
- Clothing: \$50-150 (varies)
- Laundry: \$5-15 (if not included)

Textbooks & Course Materials:

Per Semester:

- **New books:** \$300-600
- **Used books:** \$150-300
- **Digital:** \$100-200

Ways to Save:

- Buy used
- Share with classmates
- Library copies
- Digital versions

22. WAYS TO REDUCE COSTS

Accommodation Savings:

- Share accommodation - saves \$500-1000/month
- Live in suburbs - 30-40% cheaper than city center
- Choose affordable cities (Adelaide, Perth, regional)
- University accommodation - often cheaper + bills included
- Live with more roommates
- Negotiate rent (if possible)

Food Savings:

- Cook at home - saves \$300-500/month vs eating out
- Meal prep - cook in bulk
- Shop at Aldi - 20-30% cheaper
- Buy generic brands
- Use student discounts at restaurants
- Pack lunch to university
- Shop at Asian grocers - cheaper produce
- Buy in bulk with flatmates
- Avoid food waste

Transport Savings:

- Get student concession card - 50% off
- Cycle or walk when possible - FREE
- Live close to university - save on transport
- Off-peak travel - cheaper rates
- Monthly/weekly passes - cheaper than daily

Other Savings:

- Buy second-hand textbooks
- Use university libraries
- Student discounts everywhere (always ask!)
- Free entertainment:

- Beaches
- Parks
- BBQs
- Hiking
- Student events
- Prepaid phone plans - avoid contracts
- Share Netflix/Spotify with flatmates
- Free software through university
- Student bank accounts - no fees

Earn While Studying:

- Part-time work - up to 48 hours/fortnight
- On-campus jobs - convenient
- Tutoring - good pay (AUD \$30-50/hour)
- Freelancing - use your skills
- Casual work - hospitality, retail

Smart Money Management:

- Budget religiously
- Track expenses (apps like Pocketbook)
- Set up automatic savings
- Avoid unnecessary purchases
- Use student deals websites:

- StudentVIP

- Student Edge
- UNiDAYS

Sample Budget (Moderate Student in Melbourne):

Income:

- Scholarship/Family: \$2,000/month
- Part-time work (20 hours/fortnight): \$500/month
- **Total:** \$2,500/month

Expenses:

- Shared accommodation: \$900
- Food (cooking): \$350
- Transport (concession): \$70
- Phone: \$30
- Entertainment: \$100
- Personal: \$50
- **Total:** \$1,500/month

Savings: \$1,000/month

PART VI: APPLICATION PROCESS

23. STEP-BY-STEP APPLICATION GUIDE

STEP 1: RESEARCH & CHOOSE PROGRAMS

Actions:

- Browse university websites
- Check QS rankings
- Read course descriptions
- Check entry requirements

- Consider location
- Compare tuition fees
- Read student reviews

Websites:

- Study Australia: <https://www.studyaustralia.gov.au/>
- Individual university websites
- Course Seeker: <https://www.courseseeker.edu.au/>

Time: 2-3 months

STEP 2: CHECK ELIGIBILITY

For Each Program, Check:

- Academic requirements (GPA, prerequisites)
- English requirements (IELTS/PTE scores)
- Work experience (if required)
- Portfolio (for creative courses)
- Additional tests (GAMSAT for medicine)

Make a spreadsheet with requirements for each program

STEP 3: PREPARE REQUIRED DOCUMENTS

See Section 24 for complete list

Start preparing:

- Academic transcripts
- Degree certificates
- English test (book exam)
- Resume/CV
- Statement of Purpose
- Recommendation letters

- Portfolio (if needed)

Time: 2-4 months

STEP 4: TAKE ENGLISH TEST

Options:

- **IELTS Academic:** Most accepted
- **PTE Academic:** Faster results
- **TOEFL iBT:** Also accepted
- **Cambridge CAE/CPE**

Book: 3-4 months before application deadline **Preparation:** 1-3 months **Results:** 13 days (IELTS), 48 hours (PTE)

STEP 5: APPLY TO UNIVERSITIES

Application Methods:

A. Direct Application (Most Common)

- Apply through university website
- Create account
- Fill online form
- Upload documents
- Pay application fee

B. Through Agents (Optional)

- Use approved education agents
- Often free for students
- Help with application

Number to Apply: 5-10 universities recommended

Application Fee: AUD \$50-150 per university

STEP 6: WRITE STATEMENT OF PURPOSE

Length: 500-1,000 words typically

Include:

- Why this program?
- Why this university?
- Your background
- Career goals
- How program fits goals
- What you'll contribute

Tips:

- Be specific
- Show genuine interest
- Demonstrate research
- Proofread carefully
- Get feedback

STEP 7: SUBMIT APPLICATIONS

Before Submitting:

- All documents uploaded
- Forms completely filled
- Payment ready
- Checked for errors
- Saved confirmation

After Submitting:

- Save application number
- Save confirmation email
- Track application status

- Check email regularly

STEP 8: WAIT FOR RESPONSE

Timeline: 2-6 weeks typically

Possible Responses:

- **Conditional Offer:** Meet conditions (finish degree, English test)
- **Unconditional Offer:** Accepted!
- **Rejection:** Try other universities
- **Request for more information**

STEP 9: ACCEPT OFFER

Actions:

- Compare all offers received
- Check conditions
- **Accept offer** online
- **Pay acceptance deposit:** Usually AUD \$500-2,000
- **Pay first semester tuition** (or show scholarship)
- Receive **Confirmation of Enrollment (CoE)**

CoE is CRITICAL for visa application!

STEP 10: APPLY FOR SCHOLARSHIPS

Timeline: Often separate from university application

Major Scholarships:

- Australia Awards: Apply by April 30
- University scholarships: With application or separate
- External scholarships: Various deadlines

See Part IV for detailed scholarship information

STEP 11: APPLY FOR STUDENT VISA

See Part VII for complete visa guide

After receiving CoE:

- Gather visa documents
- Complete health check
- Get OSHC insurance
- Apply online via ImmiAccount
- Pay visa fee (AUD \$1,600)
- Attend biometrics
- Wait for decision (4-12 weeks)

STEP 12: PREPARE FOR DEPARTURE

2-3 Months Before:

- Book flights
- Arrange accommodation
- Open bank account (if possible)
- Get international SIM
- Pack essentials

1 Month Before:

- Final checklist
- Print all documents
- Inform university of arrival
- Airport pickup
- Orientation schedule

24. REQUIRED DOCUMENTS

Complete Document Checklist:

ACADEMIC DOCUMENTS:

Transcripts:

- All university transcripts (original + certified copies)
- Show all subjects and grades
- Sealed by university
- In English or with certified translation

Degree Certificates:

- Bachelor's degree (for Master's)
- Master's degree (for PhD)
- High school certificate (for undergraduate)
- Provisional certificate if not graduated yet

Academic References:

- 2-3 recommendation letters
- From professors/supervisors
- On official letterhead
- Signed and dated
- Contact details of referrer

Course Outlines/Syllabi:

- For credit transfer (if applicable)
- Show course content
- Credit hours

ENGLISH PROFICIENCY:

Test Scores:

- IELTS Academic
- PTE Academic
- TOEFL iBT
- Cambridge CAE/CPE

Alternative:

- English medium of instruction letter
- Previous degree taught in English
- From English-speaking country

Requirements vary by program - check specifically!

PERSONAL DOCUMENTS:

Passport:

- Valid for entire stay
- Copy of all pages
- Minimum 6 months validity

Photographs:

- Passport-size
- Recent (last 6 months)
- White background
- 10-15 copies

Resume/CV:

- Education
- Work experience
- Skills
- Achievements
- Volunteer work

- 2-3 pages max

SUPPORTING DOCUMENTS:

Statement of Purpose (SOP):

- Why this program
- Career goals
- Background
- 500-1,000 words

Research Proposal (PhD):

- Research question
- Methodology
- Literature review
- Timeline
- 2,000-3,000 words

Portfolio:

- For design, architecture, arts programs
- 15-20 pieces
- Digital format usually

Work Experience:

- Employment certificates
- Reference letters from employers
- On company letterhead

FINANCIAL DOCUMENTS:

Bank Statements:

- Last 6 months

- Show sufficient funds
- Student's or sponsor's

Scholarship Letter:

- If awarded
- Official document

Sponsor Letter:

- From parents/sponsor
- Notarized
- Shows financial capability

OTHER DOCUMENTS:

Genuine Student (GS) Statement:

- Required for visa
- Explain study intentions
- Ties to home country
- Post-study plans

GTE Statement (older term):

- Genuine Temporary Entrant
- Similar to GS

Health Insurance:

- OSHC policy
- Must cover entire stay

Police Clearance:

- From home country
- If required by visa

Medical Examination:

- By panel physician
- For visa application

Document Format Requirements:

❖ File Formats:

- PDF preferred
- JPG for photos
- File size limits (check university)

❖ Translations:

- By certified translator
- Include original + translation
- Translator details

❖ Certification:

- Notarized or university-certified
- Apostille (if required)

❖ Organization:

- Label files clearly
- Create folder structure
- Keep copies (digital + physical)

25. ENGLISH LANGUAGE REQUIREMENTS

Accepted Tests:

1. IELTS Academic

Score Requirements:

- **Undergraduate:** 6.0-6.5 overall (5.5-6.0 in each band)
- **Postgraduate:** 6.5-7.0 overall (6.0-6.5 in each band)

- **Higher (Law, Medicine):** 7.0-7.5 overall

Format:

- Listening: 30 minutes
- Reading: 60 minutes
- Writing: 60 minutes
- Speaking: 11-14 minutes
- **Total:** ~2 hours 45 minutes

Cost: AUD \$330-395 **Results:** 13 days **Validity:** 2 years **Website:** <https://ielts.org/>

2. PTE Academic (Pearson)

Score Requirements:

- **Undergraduate:** 50-58 overall
- **Postgraduate:** 58-65 overall
- **Higher:** 65-79 overall

Format:

- Computer-based
- Speaking & Writing: 77-93 minutes
- Reading: 32-40 minutes
- Listening: 45-57 minutes
- **Total:** ~3 hours

Advantages:

- Faster results (48 hours)
- Computer-scored (objective)
- Flexible test dates

Cost: AUD \$380-395 **Website:** <https://www.pearsonpte.com/>

3. TOEFL iBT

Score Requirements:

- **Undergraduate:** 60-79
- **Postgraduate:** 79-94
- **Higher:** 94-100

Format:

- Reading: 54-72 minutes
- Listening: 41-57 minutes
- Speaking: 17 minutes
- Writing: 50 minutes
- **Total:** ~3 hours

Cost: USD \$245-265 **Results:** 6 days **Website:** <https://www.ets.org/toefl>

4. Cambridge CAE/CPE

Accepted: CAE (C1 Advanced), CPE (C2 Proficiency) **Score:** Usually 169+ for CAE **Validity:** No expiry

Exemptions:

You may be exempt if:

- Passport from English-speaking country (UK, USA, Canada, Ireland, NZ)
- Completed degree taught entirely in English
- Studied in English-medium school for 5+ years
- Check with specific university

Required: English medium of instruction letter from university

Test Preparation:

Time Needed: 1-3 months

Free Resources:

- British Council IELTS preparation
- Road to IELTS (online)
- Official PTE practice
- ETS TOEFL practice tests

Paid Courses:

- Language schools
- Online platforms
- Private tutoring

Tips:

- Take practice tests
- Identify weak areas
- Focus on those areas
- Regular practice
- Time management
- Familiarize with format

26. ACADEMIC REQUIREMENTS

General Requirements:

For Undergraduate Programs:

- High school completion (12 years education)
- Good grades (varies by program)
- **Typical:** 70-85% depending on university
- Prerequisite subjects (e.g., Maths for Engineering)

For Master's Programs:

- Bachelor's degree (3-4 years)
- **Typical GPA:** 60-75% (Credit or above)

- **Competitive programs:** 75-85% (Distinction)
- Relevant field (usually)
- Work experience (some programs)

For PhD Programs:

- Master's degree (preferred)
- OR Bachelor's Honours
- **Strong research record**
- Research proposal
- Supervisor agreement (recommended)
- **GPA:** Usually 75%+ (Distinction average)

GPA Conversion:

Your country's grades need conversion to Australian system:

Australian Grading:

- HD (High Distinction): 85-100% = GPA 4.0
- D (Distinction): 75-84% = GPA 3.0
- C (Credit): 65-74% = GPA 2.0
- P (Pass): 50-64% = GPA 1.0

Universities use various conversion methods

Academic Documents Evaluation:

If degree is from outside Australia:

- May require evaluation
- Some universities do this
- Others accept self-declaration
- NOOSR (National Office of Overseas Skills Recognition) can assess

Prerequisite Courses:

Some programs require specific subjects:

- Engineering → Maths, Physics
- Medicine → Biology, Chemistry
- Business → Maths (sometimes)
- IT → Computer Science background

Bridging courses available if lacking prerequisites

Additional Requirements by Field:

Medicine:

- **GAMSAT** (Graduate Medical School Admissions Test)
- OR **ISAT** (International Student Admissions Test)
- Very competitive

Architecture:

- Portfolio required
- 15-20 pieces
- Variety of work

Arts/Design:

- Portfolio
- Creative work samples

Business (MBA):

- GMAT (sometimes)
- Work experience: 2-5 years
- References from employers

Law (JD):

- Usually no LSAT required (unlike USA)

- Undergraduate degree required

27. GENUINE STUDENT (GS) REQUIREMENT

What is it?

Genuine Student (GS) requirement replaced GTE (Genuine Temporary Entrant) in 2024.

Purpose: Assess if you are a genuine student

Part of: Student visa application

What You Must Show:

Genuine intent to study

- Why this course?
- How does it fit your career goals?
- Why Australia?
- Why this particular university?

Ties to home country

- Family
- Property
- Job prospects
- Intention to return

Financial capacity

- Can afford tuition + living
- Source of funds
- Family financial situation

Academic progression

- Logical course choice
- Builds on previous study

- Clear career path

English proficiency

- Adequate for course
- Plans to improve if needed

GS Statement:

Length: 300-500 words typically

Include:

1. Your background:

- Education
- Work experience
- Current situation

2. Why this course:

- Specific reasons
- How it relates to background
- Career goals

3. Why Australia:

- Educational quality
- Specific university strengths
- International exposure

4. Future plans:

- Career goals after graduation
- How you'll use the degree
- Intention to return home

5. Financial situation:

- How you'll fund studies
- Family support OR scholarship
- Sufficient funds

Tips:

- Be honest and specific
- Avoid generic statements
- Provide details
- Show research
- Explain any gaps in education

PART VII: STUDENT VISA

28. SUBCLASS 500 STUDENT VISA

Overview:

The **Student Visa (Subclass 500)** allows you to:

- Study full-time at an Australian institution
- Work part-time (48 hours per fortnight)
- Travel in and out of Australia
- Include family members
- Access post-study work visa pathway

Duration: Length of course (up to 5 years)

Visa Benefits:

Study:

- Full-time enrollment
- Multiple courses (course packaging)

Work:

- **48 hours per fortnight** during semester
- **Unlimited hours** during breaks
- **No restrictions** for Master's/PhD research students
- **Full-time work** for spouse if doing Master's/PhD

Travel:

- Multiple entries

- In and out of Australia freely

Family:

- Include spouse and children
- They get same visa conditions

Visa Conditions:

Condition 8105: Work limitation

- 48 hours/fortnight during semester
- Check VEVO for your specific conditions

Condition 8202: Study requirements

- Maintain enrollment
- Satisfactory academic progress
- Minimum 80% attendance (unless online)

Condition 8501: Health insurance

- Maintain OSHC for entire stay

Condition 8533: Must notify

- Change of address within 7 days
- Change of course
- Change of education provider

29. VISA REQUIREMENTS & DOCUMENTS

Eligibility Requirements:

Confirmation of Enrollment (CoE)

- From Australian institution
- CRICOS-registered course
- Must have before applying

Genuine Student (GS)

- Genuine intent to study
- Temporary stay
- Return to home country after

Financial Capacity

- **Student:** AUD \$29,710/year
- **Partner:** AUD \$10,394/year additional
- **First child:** AUD \$4,449/year additional
- **Additional children:** AUD \$3,339/year each
- **PLUS tuition fees**

English Proficiency

- Meet minimum standards
- OR exemption

Health Requirements

- Medical examination
- By panel physician

Character Requirements

- Police clearance (if required)
- No criminal record

Overseas Student Health Cover (OSHC)

- Must have before visa granted
- Cover entire stay

Age Requirements

- At least 6 years old (primary school)
- Specific age limits for school students

Complete Document List:

ESSENTIAL DOCUMENTS:

Confirmation of Enrollment (CoE)

- Electronic or PDF
- Shows course details
- From Australian institution

Valid Passport

- Certified copy of all pages
- Valid for at least 6 months
- Color scan

Passport Photos

- Recent (last 6 months)
- Passport standard
- Digital file

OSHC Policy

- Covers entire visa period
- From approved provider
- Receipt/policy number

FINANCIAL DOCUMENTS:

Choose ONE category:

Option 1: Bank Statements

- Last 3-6 months
- Show required amount
- Student OR parent's account
- In English or translated

Option 2: Education Loan

- Approved loan letter
- From recognized financial institution
- Shows loan amount

Option 3: Scholarship

- Official scholarship letter
- Shows amount and duration
- Must cover living costs + tuition

Option 4: Annual Income

- Parent's/sponsor's income proof
- Employment letter
- Tax documents
- Shows sufficient annual income

ACADEMIC DOCUMENTS:

Academic Transcripts

- All previous education
- In English or translated
- Certified copies

Degree Certificates

- All completed degrees
- Certified copies

English Test Results

- IELTS/PTE/TOEFL
- Official score report
- Within validity (2 years)

ADDITIONAL DOCUMENTS:

Genuine Student (GS) Statement

- 300-500 words
- Explain study intentions
- Future plans
- Ties to home country

Resume/CV

- Current
- Include all education and work

Medical Examination

- Form 26 or Form 160
- By panel physician
- Upload HAP ID

Police Clearance Certificate

- If required
- From all countries lived in 12+ months
- Within validity (12 months)

Birth Certificate

- If under 18
- Certified copy

Parental Consent

- If under 18
- Notarized
- From both parents

Previous Visa Documents

- If applicable
- Previous Australian visas

30. FINANCIAL REQUIREMENTS

Official Requirements (2025-2026):

Living Expenses - Must show proof of:

Category	Annual Amount
Student	AUD \$29,710
Partner/Spouse	+AUD \$10,394
First Child	+AUD \$4,449
Each additional child	+AUD \$3,339

PLUS:

- **Return airfare:** For student + dependents
- **Tuition fees:** First year full amount OR first semester
- **OSHC:** Entire period

Example Calculations:

Single Student:

- Living: \$29,710
- Tuition (example): \$35,000
- OSHC: \$600
- Return flight: \$1,500
- **Total: \$66,810 for first year**

Student + Spouse:

- Living: \$29,710 + \$10,394 = \$40,104
- Tuition: \$35,000
- OSHC: \$2,600 (couple)

- Flights: \$3,000
- **Total: \$80,704 for first year**

Student + Spouse + 1 Child:

- Living: $\$29,710 + \$10,394 + \$4,449 = \$44,553$
- Tuition: \$35,000
- OSHC: \$4,200 (family)
- Flights: \$4,500
- **Total: \$88,253 for first year**

Acceptable Evidence:

1. Bank Deposits

- Personal savings
- Parent's/sponsor's account
- Last 3-6 months statements
- Show sufficient balance
- Explain source of funds

2. Education Loan

- Approved loan from bank
- Loan letter with amount
- Must cover required amount
- From recognized institution

3. Scholarship

- Official scholarship letter
- Shows coverage amount
- Duration
- Must cover living + tuition

4. Annual Income

- Parent's/sponsor's salary
- Employment letter
- Tax returns
- Payslips
- Shows AUD \$72,592 annual income
- OR combination with savings

5. Government Support

- If government-sponsored
- Official letter

Important Notes:

Must be available funds:

- Money must be accessible
- Not locked deposits
- Parent's funds acceptable

Currency conversion:

- If in other currency
- Use official exchange rates
- Bank letter with AUD equivalent

Multiple sources OK:

- Can combine savings + loan
- Savings + scholarship
- Show total meets requirement

31. OVERSEAS STUDENT HEALTH COVER (OSHC)

What is OSHC?

Mandatory health insurance for international students in Australia.

Required:

- Before visa granted
- Cover entire visa period
- From approved provider

Coverage:

Includes:

- Doctor visits
- Hospital treatment
- Ambulance services
- Limited pharmaceuticals
- Some pathology/radiology

Doesn't Include:

- Dental (basic only)
- Optical
- Physiotherapy
- Pre-existing conditions (often)
- Cosmetic procedures

Approved Providers:

1. **Medibank**
2. **BUPA (ahi Health)**
3. **Allianz Care Australia**

4. NIB

5. CBHS International Health

Costs (2025-2026 Approximate):

Coverage	Duration	Cost
Single	1 year	\$550-650
Single	2 years	\$1,100-1,300
Couple	1 year	\$1,650-1,900
Couple	2 years	\$3,300-3,800
Family	1 year	\$2,100-2,450
Family	2 years	\$4,200-4,900

Costs vary by provider and coverage level

How to Get OSHC:

Option 1: Through University

- Many universities have preferred providers
- Often arranged automatically
- Pay with tuition fees

Option 2: Buy Directly

- Compare providers online
- Buy on provider website
- Send proof to university

Websites:

- <https://www.oshcaustralia.com.au/>
- Individual provider websites

Important:

⚠ Must cover:

- Entire course duration
- Plus any vacation time
- Start before arrival

⚠ Policy period:

- Usually matches CoE dates
- Can extend if needed

⚠ Claims:

- Keep receipts
- Claim through app/website
- Usually get 85% back

32. VISA APPLICATION PROCESS

Step-by-Step Process:

STEP 1: Create ImmiAccount

Website: <https://online.immi.gov.au/lusc/login>

1. Click "Create ImmiAccount"
2. Fill personal details
3. Create username and password
4. Verify email
5. Log in

STEP 2: Start New Application

1. Log into ImmiAccount
2. Click "New application"

3. Select "Student"

4. Select "Student Visa (500)"

5. Click "Apply"

STEP 3: Fill Application Form

Sections to complete:

Part 1: Personal Details

- Full name
- Date of birth
- Passport details
- Contact information
- Address

Part 2: Course Details

- CoE number
- Institution name
- Course name
- Course code
- Start and end dates

Part 3: Education History

- All previous education
- Degrees obtained
- Dates attended

Part 4: Employment History

- Work experience
- Employer details
- Duration

Part 5: Financial Capacity

- How funding studies
- Source of funds
- Amount available

Part 6: Family Members

- Spouse (if including)
- Children (if including)
- Parents' details

Part 7: Health

- Medical history
- Previous health issues

Part 8: Character

- Criminal history (if any)
- Visa refusals
- Travel bans

STEP 4: Upload Documents

Upload all documents (See Section 29)

Tips:

- PDF format preferred
- Clear, readable scans
- File size limits (check)
- Label files clearly
- All pages of documents

STEP 5: Arrange Health Examination

After submitting application:

1. Receive HAP ID (Health Assessment Passport ID)
2. Find panel physician: <https://immi.homeaffairs.gov.au/help-support/meeting-our-requirements/health/find-a-doctor>
3. Book appointment
4. Attend medical examination
5. Doctor uploads results
6. Usually takes 1-2 days to reflect

Examinations include:

- Chest X-ray (for TB screening)
- Medical examination
- Sometimes blood tests

Cost: AUD \$300-450 (varies by country)

STEP 6: Police Clearance (if required)

Required if:

- Lived in any country 12+ months (since age 16)
- Asked by case officer

How to get:

- From police/government authority
- Each country different process
- Certificate of good conduct
- Must be recent (within 12 months)

STEP 7: Pay Visa Fee

Fees (2025-2026):

- **Main applicant:** AUD \$1,600

- **Partner (18+):** AUD \$1,190
- **Child (under 18):** AUD \$390

Payment Methods:

- Credit/Debit card
- PayPal
- Bank transfer

Receipt:

- Save transaction number
- Email confirmation

STEP 8: Submit Application

Before submitting:

- Review all sections
- Check all documents uploaded
- Verify information correct
- Payment confirmed

Click "Submit"

After submission:

- Cannot edit application
- Save TRN (Transaction Reference Number)
- Print/save confirmation page

STEP 9: Wait for Decision

Processing Times:

- **90% of applications:** 29-49 days
- **Standard:** 4-8 weeks

- **Can be longer:** During peak seasons (Nov-Jan, May-Jul)

Check status:

- Log into ImmiAccount
- View application progress

Additional Information:

- Case officer may request more documents
- Respond quickly if requested
- Check email regularly

STEP 10: Visa Grant

Once approved:

- Visa Grant Notice sent via email
- Download and print
- Check visa conditions
- Note visa start and end dates
- Check work rights

VEVO - Visa Entitlement Verification Online:

- Check your visa details
- <https://online.immi.gov.au/evo/firstParty>

33. VISA PROCESSING TIMES

Current Processing Times (2025):

Standard Processing:

- **Median:** 39 days
- **75th percentile:** 56 days
- **90th percentile:** 79 days

Factors Affecting Processing:

Faster Processing: Complete application All documents provided Health check done promptly
Applying outside peak season From priority countries (Pacific nations, scholarship holders)

Slower Processing: Incomplete documents Missing information Peak season (Nov-Feb, May-July)
 Additional verification needed Health/character issues Previous visa refusals

Priority Processing:

Who gets priority:

- Pacific Island nations students
- Timor-Leste students
- Australia Awards scholarship holders
- Foreign government scholarship holders
- Public school pathways

2026 Update:

- 295,000 National Planning Level
- 25,000 increase from 2025
- Priority processing expanded

Tips for Faster Processing:

- Apply early (3-4 months before course)
- Complete application thoroughly
- Upload all documents first time
- Do health check immediately after applying
- Get police clearance ready
- Respond quickly if more info requested
- Apply outside peak seasons

What to Do While Waiting:

- Don't book non-refundable flights

- Arrange temporary accommodation
- Continue preparations
- Check email daily
- Log into ImmiAccount regularly
- Don't panic if takes longer

If Visa Refused:

Options:

1. **Review refusal reasons**
2. **Reapply** (fix issues)
3. **Apply for review** (Administrative Appeals Tribunal)
4. **Seek migration agent advice**

Note: Visa fees are **non-refundable**

PART VIII: LIVING IN AUSTRALIA

34. ACCOMMODATION GUIDE

Covered in detail in Section 20

Quick Summary:

On-Campus:

- \$250-450/week
- Convenient, social
- Apply early (limited)

Private Student Accommodation:

- \$300-500/week
- Modern, bills included
- Professional providers

Shared House/Apartment:

- \$200-400/week per room
- Most affordable
- Independence

Homestay:

- \$250-350/week
- Cultural immersion
- Meals included

Finding Accommodation:

- Start 2-3 months before arrival
- Use university services
- Check Flatmates.com.au, Domain.com.au
- Join Facebook groups
- Inspect before signing

35. HEALTHCARE SYSTEM

Overseas Student Health Cover (OSHC):

Covered in Section 31

Summary:

- Mandatory insurance
- Covers doctors, hospitals
- Limited pharmaceuticals
- NOT dental/optical

Using Healthcare:

See a Doctor:

1. Find GP (General Practitioner)
2. Book appointment
3. Pay fee (\$70-100)
4. Claim back from OSHC (usually 85%)

In Emergency:

- Call **000** (ambulance, police, fire)
- Go to hospital Emergency Department
- OSHC covers ambulance

Pharmacies:

- Buy medicines
- Prescription required for some
- Chemist Warehouse (cheaper)

Health Services at Universities:

Most universities offer:

- On-campus medical center
- Counseling services
- Mental health support
- Sexual health services
- Often bulk-billing (free for OSHC holders)

Mental Health:

Free Services:

- Beyond Blue: 1300 22 4636
- Lifeline: 13 11 14
- Headspace (for young people)
- University counseling

Universities provide:

- Free counseling sessions
- Wellbeing programs
- Peer support

36. PART-TIME WORK OPPORTUNITIES

Work Rights:

Students can work:

- **48 hours per fortnight** during semester
- **Unlimited hours** during breaks
- Starts when course starts
- Check VEVO for your conditions

Master's/PhD Research Students:

- **No work hour limit** at any time

Spouse/Partner:

- If student doing Master's/PhD: **Full-time work allowed**
- If undergrad: Same as student (48 hours/fortnight)

Minimum Wage:

Current: AUD \$23.23/hour (July 2024)

- Will increase July 2025
- One of highest in world
- Penalty rates on weekends/nights
- Superannuation: 11% on top

Weekly earnings (20 hours):

- Base: \$465/week

- Fortnightly: \$930 (at 48 hours)
- **Monthly:** ~\$2,000

Types of Jobs:

Popular Student Jobs:

Hospitality:

- Waiter/Waitress: \$23-30/hour
- Barista: \$24-32/hour
- Kitchen hand: \$23-28/hour
- Bartender: \$25-35/hour

Retail:

- Sales assistant: \$23-28/hour
- Cashier: \$23-26/hour
- Stock assistant: \$23-26/hour

Tutoring:

- Private tutor: \$30-60/hour
- Learning center: \$25-40/hour
- Online tutoring: \$25-50/hour

On-Campus:

- Library assistant: \$25-30/hour
- Student ambassador: \$25-30/hour
- Research assistant: \$30-40/hour
- Admin support: \$25-35/hour

Delivery:

- Uber Eats, Menulog, DoorDash: \$20-30/hour
- Flexible hours

Other:

- Customer service: \$23-28/hour
- Cleaner: \$23-28/hour
- Promotional work: \$25-35/hour

Finding Jobs:

Websites:

- **Seek:** <https://www.seek.com.au/> (main job site)
- **Indeed:** <https://au.indeed.com/>
- **Gumtree:** Casual jobs
- **Student VIP:** Student jobs
- **University job boards**
- **LinkedIn**

Walk-ins:

- Cafes, restaurants
- Retail stores
- Hand out resume

Networking:

- University career fairs
- Through friends
- Join groups

Application Tips:

Resume:

- Australian format
- 2-3 pages
- Highlight relevant experience

- Include referees

Cover Letter:

- Customize for each job
- Show enthusiasm
- Explain availability

Interview:

- Arrive early
- Dress appropriately
- Bring resume copies
- Follow up

Work Rights:

TFN (Tax File Number):

- Apply online: <https://www.ato.gov.au/>
- Free
- Essential for working
- Keep confidential

Superannuation:

- Employer contributes 11%
- Retirement savings
- Can claim back when leaving Australia permanently

Tax:

- Pay tax on earnings
- Tax return: July
- May get refund

Student Visa Work Conditions:

Can do:

- Work during course breaks (unlimited)
- Multiple jobs (total 48 hours)
- Any type of work (legal)

Cannot do:

- Work before course starts
- Exceed 48 hours in fortnight during semester
- Work if visa cancelled

Consequences of breaching:

- Visa cancellation
- Deportation
- Ban from Australia

37. STUDENT LIFE & CULTURE

University Culture:

Independent Learning:

- Less structured than some countries
- Self-directed study
- Critical thinking emphasized
- Group projects common

Participation:

- Expected in class
- Ask questions
- Contribute to discussions
- Challenge ideas respectfully

Academic Support:

- Writing centers
- Math support
- Language support
- Study skills workshops
- Libraries

Social Life:

Clubs & Societies:

- 100s of clubs at each university
- Cultural societies
- Sports clubs
- Academic societies
- Hobby groups
- Great way to make friends

O-Week (Orientation Week):

- First week of semester
- Welcome events
- Club sign-ups
- Free food!
- Make friends
- Don't miss it!

Events:

- University parties
- Cultural festivals
- Sports competitions
- Formal balls

- BBQs

Australian Culture:

Friendly & Casual:

- Australians are laid-back
- Informal
- Use first names (even professors!)
- Humor is common
- Direct communication

Outdoor Lifestyle:

- Beach culture
- BBQs (barbies)
- Sports (cricket, footy, rugby)
- Hiking, camping
- Active lifestyle

Multicultural:

- Diverse population
- Many cultures
- Food from everywhere
- Festivals year-round
- Welcoming

Slang:

- Arvo = afternoon
- Brekkie = breakfast
- Uni = university
- Mate = friend

- Heaps = a lot
- No worries = you're welcome
- Cheers = thanks
- Fair dinkum = genuine

Cultural Tips:

- Queue (line up) - don't push
- Tipping NOT required
- Punctuality important
- Say "thanks" to bus drivers
- Keep left when walking
- Sun safety - wear sunscreen!

Things to Do:

Free Activities:

- Beaches (amazing!)
- Parks & gardens
- Hiking trails
- BBQ facilities
- Street festivals
- University events
- Museums (some free)

Low-Cost:

- Cinema (\$12-18 with student discount)
- Markets
- Op shops (thrift stores)
- Cafes
- Day trips

Must-See (depends on city):

- Sydney: Opera House, Harbour Bridge, Bondi Beach
- Melbourne: Laneways, Street art, Coffee culture
- Brisbane: South Bank, Story Bridge
- Perth: Kings Park, Beaches
- Adelaide: Wine regions

38. TRANSPORTATION

Public Transport:

Sydney:

- Trains, buses, ferries, light rail
- **Opal card** (tap on/off)
- Student concession: 50% off
- Weekly cap: \$50
- <https://transportnsw.info/>

Melbourne:

- Trains, trams, buses
- **Myki card**
- Student concession available
- Free tram zone in CBD
- <https://www.ptv.vic.gov.au/>

Brisbane:

- Trains, buses, ferries
- **go card**
- Student concession
- <https://translink.com.au/>

Perth:

- Trains, buses
- **SmartRider card**
- Student concession
- <https://www.transperth.wa.gov.au/>

Adelaide:

- Trains, buses, trams
- **MetroCard**
- Student concession
- Free city trams
- <https://www.adelaidemetro.com.au/>

Canberra:

- Buses, light rail
- **MyWay card**
- Student concession
- <https://www.transport.act.gov.au/>

Student Concessions:

How to Get:

1. Enroll at university
2. Get student ID card
3. Apply through public transport authority
4. Link to transport card
5. Show student ID when asked

Discount: 30-50% off adult fare

Cycling:

Bike-Friendly:

- Many cities have bike lanes
- Universities have bike parking
- Healthy and cheap!

Bike Share:

- Available in major cities
- Lime bikes
- Neuron scooters

Buy a Bike:

- New: \$200-600
- Second-hand: \$100-300
- Gumtree, Facebook Marketplace

Inter-City Travel:

Flights:

- Qantas, Virgin Australia, Jetstar
- Book in advance for cheap fares
- Student discounts sometimes

Trains:

- NSW TrainLink
- Queensland Rail
- V/Line (Victoria)
- Slower but scenic

Buses:

- Greyhound Australia

- Firefly Express
- Cheapest option

39. BANKING & FINANCE

Opening Bank Account:

Big 4 Banks:

1. Commonwealth Bank (CBA)
2. Westpac
3. ANZ
4. NAB

Online Banks (No fees):

Online Banks (No fees):

- ING
- Up Bank
- 86 400
- Macquarie Bank

Student Accounts:

- Usually no monthly fees
- No minimum balance
- Free debit card
- Online/mobile banking

How to Open:

Option 1: Before Arrival

- Some banks allow online application
- With student visa
- CoE required
- Account ready on arrival

Option 2: After Arrival

- Visit branch
- Bring documents
- Usually same day

Required Documents:

- Passport
- Student visa
- CoE
- Australian address
- Phone number

Bank Services:

Everyday Account:

- For daily transactions
- Debit card
- No fees (student accounts)

Savings Account:

- Higher interest
- For storing money

- 0.5-5% interest

Services:

- Internet banking
- Mobile app
- ATM withdrawals
- EFTPOS (debit card payments)
- BPAY (bill payments)
- Direct deposit

Money Transfer:

Sending Money Home:

- **Wise (TransferWise):** Low fees, good rates
- **OFX:** Good for large amounts
- **Western Union:** Fast but expensive
- **Bank transfers:** Higher fees
- **PayPal:** Convenient but fees

Receiving Money:

- Bank transfer (family sends to your account)
- Wise
- Western Union
- PayPal

Tip: Compare rates and fees!

Tax File Number (TFN):

What: Unique number for tax purposes **Required for:**

- Working
- Banking (to avoid higher tax)
- Tax return

How to Apply:

1. Online: <https://www.ato.gov.au/>
2. Free
3. Need passport, visa, address
4. Receive in 28 days

Important:

- Don't share with anyone
- Keep confidential
- Employers need it

Budgeting Tips:

Apps:

- **Pocketbook:** Free budgeting app
- **CommBank App:** Built-in budgeting
- **YNAB:** You Need A Budget
- **Splitwise:** For shared expenses

Tips: ✓ Track all spending ✓ Set weekly budget ✓ Use cash for discretionary spending ✓ Automatic savings transfer ✓ Review monthly ✓ Cut unnecessary subscriptions

PART IX: POST-STUDY OPTIONS

40. TEMPORARY GRADUATE VISA (SUBCLASS 485)

Overview:

The **Temporary Graduate visa (Subclass 485)** allows international students to **live, work, and study in Australia temporarily** after completing their degree.

Purpose: Gain work experience in Australia after graduation

Two Streams:

1. Graduate Work Stream

- **Eligibility:** Completed qualification related to nominated skilled occupation
- **Duration:** 18 months
- **Requirements:** Skills assessment for occupation on skilled occupation list

2. Post-Study Work Stream (Most Common)

- **Eligibility:** Bachelor's or higher degree
- **Duration:** 2-4 years depending on qualification
- **More flexible:** Any occupation

Duration by Qualification (Post-Study Work):

Qualification	Duration	Notes
Bachelor's Degree	2 years	Standard
Master's by Coursework	2 years	Non-research

Master's by Research	3 years	Research-focused
Doctoral Degree (PhD)	4 years	Longest duration

Regional Extension:

- **+1-2 years** if studied in regional area
- Significant benefit!

Eligibility Requirements:

✓ **Age:** Under 50 years ✓ **Recent Graduate:** Applied within 6 months of course completion ✓ **Australian Study:** At least 2 years (92 weeks) full-time study in Australia ✓ **CRICOS Course:** Registered course ✓ **English:** Meet English requirements ✓ **Health Insurance:** Must have ✓ **Student Visa:** Held valid student visa ✓ **Character:** Good character requirements

English Requirements:

Minimum Scores:

Test	Overall	Each Component
IELTS	6.0	5.0
PTE	50	36
TOEFL iBT	64	Reading 4, Listening 4, Speaking 14, Writing 14

Exemptions:

- Passport from UK, USA, Canada, NZ, Ireland
- Completed qualification in English

Application Process:

Step 1: Complete Course

- Finish all requirements
- Receive completion letter

Step 2: Apply for Visa

- **Within 6 months** of completion date
- Online via ImmiAccount
- Pay visa fee

Step 3: Documents Required

- Completion letter
- Academic transcripts
- English test results
- Health insurance
- Police clearance
- Health examination

Step 4: Wait for Decision

- Processing: 5-7 months typically
- Bridging visa while waiting

Visa Fees (2025-2026):

- **Main applicant:** AUD \$1,895
- **Partner:** AUD \$945
- **Child:** AUD \$475

Benefits:

✓ **Work full-time** - No restrictions ✓ **Any occupation** (Post-Study Work stream) ✓ **Study further** if desired ✓ **Travel** in and out of Australia ✓ **Bring family members** ✓ **Pathway to PR** - gain points for migration

Tips:

Apply Early:

- Don't wait until last day of 6-month window
- Gather documents in advance

Stay Legal:

- Apply before student visa expires
- Bridging visa covers gap

Work Experience:

- Valuable for PR applications
- Australian experience = extra points
- Build professional network

41. SKILLED MIGRATION PATHWAYS

Overview:

Australia has several **permanent residency (PR)** pathways for skilled workers. International graduates are well-positioned for these.

Main Pathways:

1. Skilled Independent Visa (Subclass 189)

- **Points-based** system
- **No sponsor** required
- **Permanent** from day one
- Must score **65+ points** (competitive scores 85-95+)

2. Skilled Nominated Visa (Subclass 190)

- **State nomination** required
- **5 extra points** for nomination
- Must live in nominating state for 2 years
- Permanent visa

3. Skilled Regional Visa (Subclass 491)

- **Regional area** requirement
- **15 extra points**
- **5-year** temporary visa
- Pathway to **permanent** (Subclass 191) after 3 years

4. Employer Sponsored Visas

- **Subclass 482 (TSS)**: Temporary (2-4 years)
- **Subclass 186 (ENS)**: Permanent
- Employer nominates you
- Must work for sponsoring employer

Points System:

Points Test Factors:

Factor	Maximum Points
Age (25-32 years)	30
English (Superior: 8+ IELTS)	20
English (Proficient: 7+ IELTS)	10
Work Experience (Australia, 8+ years)	20
Work Experience (Overseas, 8+ years)	15
Education (Doctoral degree)	20
Education (Bachelor's/Master's)	15

Australian Study (2+ years)	5
Specialist Education	10
Professional Year	5
State Nomination (190)	5
Regional Nomination (491)	15
Partner Skills	10
Lack of Partner	10

Minimum: 65 points to apply **Competitive:** 85-95+ points for invitation

Skilled Occupation Lists:

Your occupation must be on:

- **MLTSSL** (Medium and Long-term Strategic Skills List)
- **STSOL** (Short-term Skilled Occupation List)
- **ROL** (Regional Occupation List)

In-Demand Occupations:

- Registered Nurses
- Software Engineers
- Accountants
- Engineers (all types)
- ICT Professionals
- Teachers
- Medical professionals
- Tradespeople

Check: <https://immi.homeaffairs.gov.au/visas/working-in-australia/skill-occupation-list>

Steps to PR:

Step 1: Skills Assessment

- Get occupation assessed
- By relevant assessing authority
- Shows you meet standards
- Costs: AUD \$500-1,500
- Takes: 8-12 weeks

Step 2: English Test

- Take IELTS/PTE
- Aim for 7+ each (Proficient)

- 8+ each (Superior) = maximum points

Step 3: Expression of Interest (EOI)

- Submit via SkillSelect
- Free
- Shows interest in applying
- Remains active for 2 years

Step 4: Invitation to Apply

- If score high enough
- Receive invitation
- **60 days** to lodge full application

Step 5: Visa Application

- Lodge full application
- Submit all documents
- Medical examination
- Police clearance
- Pay visa fee (AUD \$4,640+)

Step 6: Grant

- Processing: 6-12 months
- Permanent residency granted!
- Can live and work anywhere in Australia
- Pathway to citizenship after 4 years

Increasing Your Points:

Study:

- PhD = more points
- Australian study qualification
- STEM qualification (bonus points)

English:

- Superior English (8+ IELTS each) = 20 points
- Worth investing in English improvement

Work Experience:

- Australian work experience valued highly
- Use post-study work visa
- 1 year = 5 points, 3 years = 10 points, 5 years = 15 points

Professional Year:

- Available for Accounting, IT, Engineering
- 1-year program
- **5 points** + valuable experience

Regional Study:

- Study in regional area
- Extra points
- Access to regional visas (491)

State Nomination:

- Each state has own criteria
- Apply for 190 or 491
- Extra points

Partner:

- Skilled partner = 10 points
- OR no partner = 10 points

Regional Areas:

Benefits:

- Easier PR pathway
- More points
- Lower competition
- Post-study work visa extension

Regional Cities:

- Adelaide (entire SA)
- Perth
- Gold Coast
- Sunshine Coast
- Hobart
- Canberra
- Wollongong
- Newcastle
- Geelong

NOT Regional:

- Sydney
- Melbourne
- Brisbane

42. JOB MARKET & CAREER PROSPECTS

Australian Job Market:

Strong Economy:

- Developed, stable
- Diverse industries
- High employment rate
- Good worker protections

In-Demand Skills:

- Healthcare
- IT & Technology
- Engineering
- Trades
- Education
- Accounting & Finance

Graduate Employment:

Graduate Outcomes (2024):

- **72%** of graduates employed within 4 months
- **Median salary:** AUD \$65,000-75,000 (graduates)
- **Higher for:** Engineering, IT, Healthcare

By Field:

Field	Employment Rate	Median Salary
Medicine	98%	\$75,000+
Engineering	85%	\$70,000-80,000
IT	83%	\$65,000-75,000
Nursing	95%	\$65,000-70,000
Business	78%	\$60,000-70,000
Education	82%	\$65,000-70,000
Arts/Humanities	68%	\$55,000-65,000

Job Search Strategies:

1. University Career Services

- Free for students/alumni
- Resume help
- Interview prep
- Job listings
- Career fairs

2. Online Job Boards

- **Seek.com.au** (main site)
- **Indeed.com.au**
- **LinkedIn**
- **GradConnection** (graduate roles)
- **CareerOne**

3. Graduate Programs

- Many companies have graduate programs
- Structured training
- Good starting point
- Apply in final year
- Competitive

4. Networking

- LinkedIn
- Industry events
- Alumni networks
- Professional associations
- Informational interviews

5. Recruitment Agencies

- For IT, Engineering, Finance
- Free for job seekers
- Help match with employers

6. Direct Applications

- Company websites
- Speculative applications
- Follow companies of interest

Resume Tips:

Australian Format:

- 2-3 pages
- No photo (unless requested)
- Contact details at top
- Professional summary
- Work experience (most recent first)
- Education
- Skills
- Referees ("Available upon request" OK)

Tailor:

- Customize for each job
- Use keywords from job ad
- Show relevant experience

- Quantify achievements

Interview Tips:

Preparation:

- Research company
- Prepare examples (STAR method)
- Practice common questions
- Dress professionally
- Arrive 10 minutes early

Common Questions:

- Tell me about yourself
- Why this role/company?
- Strengths and weaknesses
- Where do you see yourself in 5 years?
- Behavioral questions (Tell me about a time when...)

Follow Up:

- Thank you email
- Within 24 hours
- Reiterate interest

Salary Expectations:

Entry-Level (0-2 years):

- **Engineering:** AUD \$65,000-80,000
- **IT:** AUD \$60,000-75,000
- **Business:** AUD \$55,000-70,000
- **Healthcare:** AUD \$60,000-75,000
- **Education:** AUD \$65,000-75,000

Mid-Level (3-5 years):

- **Engineering:** AUD \$80,000-110,000
- **IT:** AUD \$80,000-120,000
- **Business:** AUD \$75,000-100,000

Senior (5+ years):

- AUD \$100,000-150,000+
- Varies significantly by role and industry

Work Culture:

Australian Workplace:

- Casual but professional
- First names common
- Flat hierarchy
- Work-life balance valued
- 38-hour work week standard
- 4 weeks annual leave
- 10 days sick leave

Benefits:

- Superannuation (11%)
- Public holidays
- Parental leave
- Fair Work protections

PART X: RESOURCES & FAQ

43. OFFICIAL LINKS & RESOURCES

Government Websites:

Study Australia:

- Official site for international students
- <https://www.studyaustralia.gov.au/>

Department of Home Affairs:

- Visa information
- <https://immi.homeaffairs.gov.au/>

Department of Education:

- Course accreditation
- <https://www.dese.gov.au/>

Australian Taxation Office:

- TFN, Tax information
- <https://www.ato.gov.au/>

Fair Work Ombudsman:

- Work rights
- <https://www.fairwork.gov.au/>

University Resources:

CRICOS (Commonwealth Register of Institutions and Courses for Overseas Students):

- Check if course is registered
- <https://cricos.education.gov.au/>

Course Seeker:

- Search courses
- <https://www.coursesseeker.edu.au/>

MyUniversity:

- Compare universities
- Employment outcomes
- <http://myuniversity.gov.au/>

Scholarship Resources:

Australia Awards:

- <https://www.dfat.gov.au/people-to-people/australia-awards>

Study Australia Scholarships:

- <https://www.studyaustralia.gov.au/scholarships>

Individual University Scholarship Pages:

- Check each university's website

Cost of Living:

Numbeo:

- Compare costs
- https://www.numbeo.com/cost-of-living/country_result.jsp?country=Australia

Study Australia - Living Costs:

- <https://www.studyaustralia.gov.au/english/live-in-australia/living-costs>

Accommodation:

Student Accommodation:

- <https://www.student.com/>
- <https://www.unilodge.com.au/>
- <https://www.iglu.com.au/>

Flatmates:

- <https://flatmates.com.au/>

Property:

- <https://www.domain.com.au/>
- <https://www.realestate.com.au/>

Transportation:

By State:

- **NSW:** <https://transportnsw.info/>
- **VIC:** <https://www.ptv.vic.gov.au/>
- **QLD:** <https://translink.com.au/>
- **WA:** <https://www.transperth.wa.gov.au/>
- **SA:** <https://www.adelaidemetro.com.au/>
- **ACT:** <https://www.transport.act.gov.au/>

Health:

Health Direct:

- Health advice
- <https://www.healthdirect.gov.au/>

OSHC Providers:

- <https://www.oshcaustralia.com.au/>

Community & Support:

Study Melbourne:

- Support for students in Victoria
- <https://www.studymelbourne.vic.gov.au/>

Study NSW:

- <https://www.study.sydney/>

Study Queensland:

- <https://www.studyqueensland.qld.gov.au/>

Study Adelaide:

- <https://studyadelaide.com/>

Study Perth:

- <https://www.studyperth.com.au/>

Social & Networking:

Student Groups:

- Facebook groups (search "[University Name] International Students")
- Reddit: r/australia, r/melbourne, r/sydney

Meet-ups:

- Meetup.com
- University clubs

44. 50 FREQUENTLY ASKED QUESTIONS

ADMISSION & APPLICATION:

Q1: When should I start my application? A: 12-18 months before intended start date (especially for February intake).

Q2: Can I apply to multiple universities? A: Yes! Apply to 5-10 universities to increase chances.

Q3: Is there an application fee? A: Yes, AUD \$50-150 per university.

Q4: Can I defer my admission? A: Usually yes, for 6-12 months. Check with university.

Q5: Do I need an agent? A: No, but agents can help. Most agent services are free to students.

ENGLISH TESTS:

Q6: Which English test is better - IELTS or PTE? A: Both equally accepted. PTE has faster results (48 hours) vs IELTS (13 days).

Q7: Can I take the test multiple times? A: Yes, no limit on attempts.

Q8: How long is the test valid? A: 2 years from test date.

Q9: Can I use TOEFL? A: Yes, most universities accept TOEFL iBT.

Q10: Are there exemptions? A: Yes, if from English-speaking country or degree taught in English.

COSTS & FINANCES:

Q11: How much money do I need to show for visa? A: AUD \$29,710/year for living + full tuition + travel.

Q12: Can I work while studying? A: Yes, 48 hours per fortnight during semester, unlimited during breaks.

Q13: What's the minimum wage? A: AUD \$23.23/hour (2025).

Q14: Are there scholarships for international students? A: Yes, many! Australia Awards, university scholarships, and others.

Q15: Is Australia expensive? A: Moderate to high. Sydney and Melbourne are most expensive; Adelaide and regional areas are more affordable.

VISA QUESTIONS:

Q16: How long does visa processing take? A: 4-8 weeks typically, can be longer during peak times.

Q17: Can I apply for visa before getting admission? A: No, you need Confirmation of Enrollment (CoE) first.

Q18: What's the visa fee? A: AUD \$1,600 for main applicant (2025-2026).

Q19: Can I include my family? A: Yes, spouse and children can be added.

Q20: What if my visa is rejected? A: You can reapply after fixing issues or appeal the decision.

LIVING IN AUSTRALIA:

Q21: Is Australia safe for international students? A: Yes, very safe. Low crime rate, strict gun laws.

Q22: What's the weather like? A: Varies by city. Generally sunny and warm. Remember seasons are opposite to Northern Hemisphere.

Q23: Do I need a car? A: No, public transport is good in major cities.

Q24: How do I find accommodation? A: Through university, flatmates.com.au, domain.com.au, or student accommodation providers.

Q25: Is healthcare good? A: Excellent. OSHC covers most medical needs.

STUDY & COURSES:

Q26: Can I change my course? A: Yes, but inform your university and may need new CoE for visa.

Q27: How many hours of class per week? A: Typically 12-15 hours of lectures/tutorials, plus self-study.

Q28: What's the grading system? A: HD (85-100%), D (75-84%), C (65-74%), P (50-64%), F (0-49%).

Q29: Can I study part-time? A: No, international students must study full-time.

Q30: Are online courses eligible for student visa? A: Only if majority is on-campus.

SCHOLARSHIPS:

Q31: When do scholarship applications open? A: Australia Awards: February (deadline April 30). University scholarships: varies, usually 6-8 months before intake.

Q32: Can I apply for multiple scholarships? A: Yes! Apply for as many as you're eligible for.

Q33: Do scholarships cover all costs? A: Australia Awards: fully funded. University scholarships: usually partial (tuition reduction).

Q34: What are my chances of getting a scholarship? A: Competitive. Strong academics, leadership, and clear goals help.

Q35: Can I get scholarship after starting studies? A: Some universities offer continuing student scholarships.

WORK & POST-STUDY:

Q36: Can I work full-time after graduation? A: Yes, with Temporary Graduate visa (Subclass 485).

Q37: How long can I stay after graduation? A: 2-4 years depending on qualification.

Q38: Can I get permanent residency? A: Yes, through skilled migration if you qualify.

Q39: What's the job market like? A: Good for skilled professions. 72% of graduates employed within 4 months.

Q40: Do Australian degrees have international value? A: Yes, highly respected globally.

PRACTICAL MATTERS:

Q41: What should I pack? A: Clothes for all seasons, important documents, laptop, medications. Don't overpack - buy in Australia.

Q42: Can I open a bank account before arriving? A: Some banks allow online opening with student visa.

Q43: Do I need international health insurance? A: Yes, OSHC is mandatory.

Q44: Can I travel during semester? A: Yes, but maintain 80% attendance.

Q45: Is part-time work easy to find? A: Yes, especially in hospitality, retail, tutoring.

INTAKES:

Q46: Which intake is best? A: February (most options), but July is good alternative.

Q47: Are all courses available in July? A: Most, but not all. Check with university.

Q48: Is November intake common? A: No, limited courses and universities.

Q49: Can I start mid-year? A: Yes, July intake is mid-year start.

Q50: Does intake affect scholarship chances? A: February intake has most scholarship opportunities.

45. STATE & CITY GUIDES

NEW SOUTH WALES (NSW)

Capital: Sydney

Major Cities: Sydney, Newcastle, Wollongong

Universities:

- University of Sydney (#18 global)
- UNSW Sydney (#19 global)
- University of Technology Sydney
- Macquarie University
- Western Sydney University
- University of Newcastle
- University of Wollongong

Pros: ✓ Most opportunities ✓ Vibrant city life ✓ Beautiful beaches ✓ Great universities ✓ Multicultural

Cons: ✗ Most expensive ✗ High accommodation costs ✗ Competitive

Best For: Those who want city life, beach lifestyle, maximum opportunities

Climate: Mild winters, warm summers (20-28°C summer, 8-17°C winter)

VICTORIA (VIC)

Capital: Melbourne

Major Cities: Melbourne, Geelong

Universities:

- University of Melbourne (#13 global)

- Monash University (#42 global)
- RMIT University
- Deakin University
- La Trobe University
- Swinburne University
- Victoria University

Pros: ✓ Cultural capital ✓ Arts, music, food scene ✓ Excellent universities ✓ Sports culture ✓ Coffee culture

Cons: ✗ Expensive (second to Sydney) ✗ Variable weather ✗ Cold winters

Best For: Culture lovers, arts students, coffee enthusiasts

Climate: Four seasons in one day! Cool winters (8-14°C), warm summers (20-26°C)

QUEENSLAND (QLD)

Capital: Brisbane

Major Cities: Brisbane, Gold Coast, Sunshine Coast, Cairns

Universities:

- University of Queensland (#43 global)
- Queensland University of Technology (QUT)
- Griffith University
- James Cook University
- University of Southern Queensland
- Central Queensland University

Pros: ✓ Great weather year-round ✓ Beach lifestyle ✓ More affordable than Sydney/Melbourne ✓ Relaxed lifestyle ✓ Tourism industry opportunities

Cons: ✗ Hot, humid summers ✗ Fewer job opportunities than Sydney/Melbourne ✗ Some areas are regional (for visa purposes)

Best For: Beach lovers, those who like warm weather, relaxed lifestyle

Climate: Subtropical. Warm winters (15-25°C), hot summers (25-35°C)

WESTERN AUSTRALIA (WA)

Capital: Perth

Major Cities: Perth

Universities:

- University of Western Australia (#72 global)
- Curtin University
- Murdoch University
- Edith Cowan University

Pros: ✓ Beautiful beaches ✓ Sunny weather ✓ Mining industry opportunities ✓ Less crowded ✓ More affordable

Cons: ✗ Isolated (far from other cities) ✗ Limited international flights ✗ Smaller job market

Best For: Those seeking work-life balance, beach lifestyle, mining/engineering careers

Climate: Mediterranean. Hot, dry summers (30-35°C), mild winters (12-20°C)

SOUTH AUSTRALIA (SA)

Capital: Adelaide

Major Cities: Adelaide

Universities:

- University of Adelaide (#82 global)
- University of South Australia
- Flinders University

Pros: ✓ Most affordable capital city ✓ Entire state is "regional" (extra points for PR) ✓ Wine regions ✓ Relaxed lifestyle ✓ Easy to navigate

Cons: ✗ Smaller city ✗ Fewer job opportunities ✗ Limited nightlife ✗ Hot summers

Best For: Budget-conscious students, those seeking PR pathway, wine enthusiasts

Climate: Mediterranean. Hot summers (29-35°C), cool winters (8-16°C)

AUSTRALIAN CAPITAL TERRITORY (ACT)

Capital: Canberra

Major Cities: Canberra

Universities:

- Australian National University (#30 global)
- University of Canberra

Pros: ✓ ANU (top university) ✓ Government jobs ✓ Planned city (easy to navigate) ✓ Safe, clean ✓ Good quality of life

Cons: ✗ Smaller city ✗ "Boring" reputation ✗ Cold winters ✗ Limited entertainment

Best For: Those seeking top-tier education (ANU), politics/government careers

Climate: Four distinct seasons. Cold winters (0-12°C), warm summers (20-28°C)

TASMANIA (TAS)

Capital: Hobart

Major Cities: Hobart, Launceston

Universities:

- University of Tasmania

Pros: ✓ Natural beauty ✓ Affordable ✓ Small, close-knit community ✓ Unique wildlife ✓ Regional benefits

Cons: ✗ Cold climate ✗ Limited opportunities ✗ Small city feel ✗ Isolated

Best For: Nature lovers, those seeking peaceful environment

Climate: Temperate. Cool year-round (8-22°C summer, 3-12°C winter)

NORTHERN TERRITORY (NT)

Capital: Darwin

Major Cities: Darwin, Alice Springs

Universities:

- Charles Darwin University

Pros: ✓ Regional benefits (extra PR points) ✓ Unique outback experience ✓ Indigenous culture ✓ Adventure opportunities

Cons: ✗ Very hot and humid ✗ Isolated ✗ Limited university options ✗ Expensive

Best For: Adventurous students, those seeking unique experience

Climate: Tropical (Darwin). Wet and dry seasons. Very hot (30-35°C).

46. PRE-DEPARTURE CHECKLIST

3 MONTHS BEFORE:

Visa & Documents:

- Visa approved ✓
- Print visa grant notice
- Print CoE
- Print OSHC policy
- Passport valid (6+ months)
- Get international driving permit (if needed)

Finances:

- Arrange funds transfer
- Set up international transactions on cards
- Budget prepared
- Emergency funds accessible

Travel:

- Book flights
- Airport transfers arranged
- Travel insurance (optional, additional to OSHC)

Accommodation:

- Temporary accommodation booked (first few nights)

- Long-term accommodation researched
- Contact student housing office

2 MONTHS BEFORE:

Health:

- Visit doctor (general checkup)
- Get prescriptions filled (3-6 months supply)
- Dental checkup
- Eye checkup / spare glasses
- Vaccination records

University:

- Enrollment confirmed
- Orientation registered
- Course information reviewed
- Contact university (arrival details)
- Join Facebook groups

Practical:

- Notify bank of travel
- International SIM card arranged
- Research Australian apps (transport, food, banking)

1 MONTH BEFORE:

Documents (Organize folder):

- Passport + copies
- Visa grant + copies
- CoE + copies
- OSHC + copies
- Academic transcripts + copies
- Degree certificates + copies
- English test results
- Medical records
- Prescription copies
- Birth certificate
- Driver's license
- Passport photos (10-15)
- Police clearance (if obtained)

Packing:

- Start packing
- Check airline baggage limits
- Weather-appropriate clothing
- Essential items

Money:

- Some AUD cash (ATM fees high initially)
- Credit/debit cards with international access
- Backup cards

Notifications:

- Inform university of flight details
- Inform accommodation provider
- Airport pickup (if arranged)

1 WEEK BEFORE:

- Reconfirm flights
- Recheck all documents (physical + digital copies)
- Download offline maps
- Charge all electronics
- Pack carry-on (valuables, documents, essentials)
- Share itinerary with family
- Emergency contact list
- University contact information saved

Carry-On Must-Haves:

- Passport
- Visa documents
- CoE
- OSHC
- Accommodation booking
- University contact
- Money/cards
- Phone + charger
- Essential medications
- Change of clothes
- Snacks

DAY OF DEPARTURE:

- Check-in online (if possible)
- Arrive airport 3-4 hours early (international)
- All documents accessible
- Inform family of departure

UPON ARRIVAL IN AUSTRALIA:

First Days:

- Clear customs
- Get to accommodation
- Rest and recover from jet lag
- Buy Australian SIM card

- Get Opal/Myki/go card (transport)
- Groceries shopping

First Week:

- Attend orientation
- Open bank account
- Apply for TFN (Tax File Number)
- Register with university
- Get student ID
- Apply for student concession card
- Explore campus
- Find nearest supermarket, pharmacy
- Set up accommodation properly

First Month:

- Attend all orientation events
- Make friends
- Join clubs/societies
- Understand course requirements
- Set up study schedule
- Find part-time job (if desired)
- Explore city
- Connect with other international students

WHAT TO PACK:

Documents (Carry-on):

- All documents listed above
- Digital copies on phone/cloud

Clothes:

- For all seasons (Australia has them all!)
- Formal clothes (presentations)
- Casual clothes
- Swimwear
- Comfortable shoes
- Jacket/coat
- Don't overpack - can buy in Australia!

Electronics:

- Laptop + charger
- Phone + charger
- Universal adapter (Australia uses Type I plugs)
- Headphones
- External hard drive/USB

Personal:

- Toiletries (first few days)
- Medications (with prescriptions)
- Glasses/contacts + solution
- Personal care items

Study:

- Notebooks
- Stationery
- Calculator (if needed)

Other:

- Favorite snacks from home
- Photos of family
- Comfort items

DON'T Pack:

- Food (prohibited)
- Large amounts of liquids
- Prohibited items
- Too many clothes (buy there!)

PROHIBITED ITEMS (Australia is STRICT!):

✗ Absolutely cannot bring:

- Fresh food
- Seeds, plants
- Animal products
- Soil
- Drugs (declare all medications)
- Weapons
- Fireworks

Must Declare:

- Food
- Medications
- Wooden items
- Animal products
- Seeds/plants
- Anything from farms

Australia has strict biosecurity! Heavy fines for not declaring.

CONCLUSION

Your Journey Starts Here!

Congratulations! You now have the **complete guide** to studying in Australia for 2026.

Key Takeaways:

- ✓ **Start early** - 12-18 months before intended start
- ✓ **February intake** - Most options and scholarships
- ✓ **Research thoroughly** - Choose right university and course
- ✓ **Apply for scholarships** - Don't miss Australia Awards (April 30 deadline)
- ✓ **Prepare strong application** - Good SOP, documents
- ✓ **Budget wisely** - Consider all costs
- ✓ **Work part-time** - Gain experience and extra income
- ✓ **Explore post-study options** - Temporary Graduate visa and PR pathways

Important Reminders:

- Check official websites** - Information changes
- Deadlines are firm** - Don't miss them
- Quality over quantity** - Choose universities wisely
- Be genuine** - In your GS statement and intentions
- Plan finances** - Show sufficient funds
- English proficiency** - Strong scores help
- Health insurance** - Mandatory OSHC

Timeline Summary for February 2026:

Timeframe	Action
Now - March 2025	Research, shortlist universities
March-April 2025	Take English tests, apply for scholarships
May-July 2025	Submit university applications
August-October 2025	Receive offers, accept offer
October-November 2025	Apply for student visa
December 2025-January 2026	Final preparations
February 2026	Arrive & Start Classes!

Need Help?

Contact Dare To Dream:

- **Website:** <https://dares2dream.com>
- **Services:**
 - Free university selection advice
 - Application assistance
 - Scholarship guidance
 - Visa support
 - Pre-departure orientation

Final Words:

Studying in Australia is an **incredible opportunity**. You'll receive world-class education, experience a vibrant multicultural society, make lifelong friends, and open doors to global career opportunities.

The journey may seem overwhelming, but take it **step by step**. Thousands of international students successfully navigate this process every year - **you can too!**

Stay organized, be persistent, and keep your goals in sight.

Your Australian dream is within reach! ✨

Good luck with your application!

Dare To Dream Team

Document ends

DISCLAIMER: *This guide is for informational purposes only. While we strive for accuracy, visa requirements, fees, and policies change regularly. Always verify information on official government and university websites. Dare To Dream is not liable for any decisions made based on this guide.*

Last Updated: October 2025

For 2026 Academic Year - All Intakes



Dare To Dream

www.dares2dream.com