



Australian Government

Department of Immigration and Citizenship

# Beginning a Life in Australia

Welcome to  
Australia

English

2010

The *Beginning a Life in Australia* booklet is produced by the Department of Immigration and Citizenship and is published online at [www.immi.gov.au/living-in-australia/settle-in-australia/beginning-life](http://www.immi.gov.au/living-in-australia/settle-in-australia/beginning-life)

It is recommended that you view the booklet on a computer as it contains links to many websites that provide additional information.

The booklet is reviewed and released annually. It is available in PDF format in the following languages.

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**Note:** If you wish to speak to a government department or non-government organisation and you need the assistance of an interpreter, ring the **Translating and Interpreting Service (TIS National)** on **13 1450** during business hours, which are generally 9.00 am to 5.00 pm.

Ask TIS National to set up a three-way conversation between you, one of their interpreters and the organisation you wish to speak with. See Chapter 2, *Help with English* for more information about TIS National.

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# Introduction

Welcome to Australia.

This booklet is for all prospective and newly arrived migrants to Australia. Sponsors of migrants and refugees may also find this booklet useful. Refugee and humanitarian entrants should also refer to information supplied specifically for them by the Department of Immigration and Citizenship (DIAC).

Government and community organisations provide Australian residents with a wide range of services. This booklet will give you a basic introduction to the sort of services and assistance that is available, and where you can go for advice. It will help you to find and contact the services you need.

It is difficult to make all the information in this booklet relevant to all readers. It is important to note that some permanent migrants and most temporary visa holders may not be eligible for all the services mentioned in this booklet.

Please take the time to read this booklet carefully. We believe you will find it useful as you begin your new life in Australia. You should use the most recent edition available at the 'Living in Australia' web pages [www.immi.gov.au/living-in-australia/settle-in-australia/beginning-life](http://www.immi.gov.au/living-in-australia/settle-in-australia/beginning-life)

We suggest you read Chapters 1– 4 first. They deal with important issues relevant to you during your first weeks in Australia.

The issues you will face as you begin your new life in Australia are complex. There will be challenges and also rewards. In the end, your success will depend on your own efforts, as well as the assistance of those willing to help you.

Enjoy settling into your new home.

# 1 What to do soon after arrival

This chapter sets out eight important things you should do as soon as possible after arriving in Australia. The first three are very important to all new arrivals.

## A. Apply for a tax file number (TFN)

## B. Register with Medicare

## C. Open a bank account

The remaining five could be important depending on your circumstances.

## D. Register with Centrelink

## E. Contact the Health Undertaking Service

## F. Register for English classes

## G. Enrol your children in a school

## H. Apply for a driver's licence

See Chapter 2, *Help with English* for more information about interpreting services and about having documents translated.

## A. Apply for a tax file number

Australian workers pay tax to the government on their income. To receive an income in Australia, you need a **tax file number (TFN)**.

A tax file number is a unique number issued to individuals and businesses to help the government administer taxation and other government programs. The money collected from taxes is used to fund government programs and services such as roads, schools and hospitals.

Income includes wages or salary from a job, payments from the government, and money earned from investments including interest on savings accounts.

### How to apply for a tax file number

If you are migrating to Australia or have a temporary resident visa that allows you to work in Australia, you can apply for a tax file number on the **Australian Taxation Office (ATO)** website (select 'individuals'), by calling the telephone number listed below or by visiting a Tax Office or Centrelink shopfront to get a tax file number application form.

#### AUSTRALIAN TAXATION OFFICE CONTACT DETAILS

Telephone	<b>13 2861</b>
Apply for a tax file number online	<a href="#">Online individual TFN registration</a>
Visit an office	<a href="#">ATO shopfront locations</a>
Information in languages other than English	<a href="#">Taxation information in languages other than English</a>
Website	<a href="http://www.ato.gov.au">www.ato.gov.au</a>

See Chapter 10, *Money* for more information about taxation.

## B. Register with Medicare

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

If you are eligible to join Medicare you can gain immediate access to health care services and programs. These include free public hospital care, help with the cost of out-of-hospital care, and subsidised medicines.

It is important to know that not all migrants are eligible for Medicare assistance. You should contact Medicare to find out if you are eligible.

Medicare has an **Information Kit** that is available in English and translated into 19 different languages. The kit has information about Medicare Australia's programs and services and explains the eligibility requirements for benefits and payments. Remember to ask for it when you visit your local Medicare office or go to the Medicare Australia website.

### How to register with Medicare

To register with Medicare, you should go to a Medicare office and take your passport, travel documents and permanent visa. If all registration requirements are met, you may be given your Medicare card number to use. Your Medicare card will be posted to you approximately three weeks later.

In most cases, you will pay for medical care and then receive a rebate (a refund for part of the cost) from Medicare.

You must let Medicare know if you change your home address.

**Emergency treatment** is available on a 24 hour basis at the 'Casualty' or 'Emergency' departments of public hospitals.

#### MEDICARE AUSTRALIA CONTACT DETAILS

Telephone	13 2011
Visit an office	<a href="#">Medicare office locations</a>
Medicare Information Kit – available in languages other than English	<a href="#">Information Kit</a>
Website	<a href="http://www.medicareaustralia.gov.au">www.medicareaustralia.gov.au</a>

In addition to Medicare there are also many private health insurance funds that offer insurance to cover services not covered by Medicare for example, most dental care, most optical care and ambulance transport in most states and territories. See Chapter 14, *The health system* for more information about Medicare Australia programs and services and about private health insurance.

## C. Open a bank account

In Australia, people keep their money in a bank, building society or credit union. Most income including salary and wages and government benefits is paid directly into an account. Australians use debit cards to get money from their bank accounts and for many purchases.

If you open a bank, building society or credit union account **within six weeks of your arrival** you will usually only need your passport as identification. After six weeks you will need additional identification to open an account, and you may have difficulty if you do not have many documents to identify yourself. Advise your bank of your tax file number (TFN) to avoid higher rates of taxation on interest earned.

For further information about banking, go to the link below.

#### AUSTRALIAN BANKERS ASSOCIATION

Bank Account Basics web pages	<a href="http://www.bankers.asn.au">www.bankers.asn.au</a>
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## D. Register with Centrelink

A wide range of social security payments and services are provided through the government agency called **Centrelink**. Newly arrived residents can register with Centrelink to get help with looking for work, having overseas skills recognised and accessing relevant courses.

Depending on the visa class, most newly arrived residents are subject to a waiting period before being eligible to receive payments. You can contact Centrelink to find out if you are eligible for a social security payment.

If you are eligible, payments may be made from the day you contact Centrelink. To be paid from the day you arrive in Australia you must make contact with Centrelink on the day you arrive and lodge a claim within 14 days.

Humanitarian entrants may be eligible for Crisis Payment in addition to other social security payments from Centrelink. If you are coming under the Humanitarian Program, you must claim within seven days of arriving in Australia or contact Centrelink with the intent to claim within seven days of arrival and lodge a claim within 14 days of that contact.

If you have children, you may be eligible for government funded Family Assistance payments to help with the cost of raising your children.

Centrelink also has tax file number application forms and can help you to lodge your application with the Australian Tax Office, so that access to any payments is not delayed.

### CENTRELINK CONTACT DETAILS

Visit an office	<a href="#">Centrelink office locations</a>
Information for newly arrived migrants	<a href="#">Moved to Australia webpage</a> <a href="#">Supporting Multicultural Australians brochure</a>
Information in languages other than English	<a href="#">We speak your language webpage</a>
Website	<a href="http://www.centrelink.gov.au">www.centrelink.gov.au</a>

### CENTRELINK SERVICES

### TELEPHONE

Multilingual Call – for Centrelink and Family Assistance Office enquiries only – help in languages other than English	<b>13 1202</b>
Self Service	<b>13 6240</b>
Employment Services	<b>13 2850</b>
Disability, Sickness and Carers	<b>13 2717</b>
Youth and Student Services	<b>13 2490</b>
Online Services Support	<b>13 2307</b>
Customer Relations	<b>1800 050 004</b>
Australian Apprenticeships	<b>13 3633</b>
Family Assistance Office	<b>13 6150</b>

For a complete list of Centrelink telephone numbers go to the [Centrelink website](#).

See Chapter 9, *Employment* and Chapter 11, *Social security* for more information.

## E. Contact the Health Undertaking Service

If you signed a **Health Undertaking** (Form 815) at the request of a Department of Immigration and Citizenship (DIAC) overseas post, you must ring the Health Undertaking Service after you arrive in Australia.

Once you contact the Health Undertaking Service, they will advise you of the nearest Health Authority Clinic where you can have your follow-up medical checks.

If you arrived on a Humanitarian visa, you should inform your Integrated Humanitarian Settlement Strategy (IHSS) service provider that you signed a Health Undertaking and they will help you to contact and make an appointment with the Health Undertaking Service.

See Chapter 4, *Where to go for help* for more information about the Integrated Humanitarian Settlement Strategy.

#### HEALTH UNDERTAKING SERVICE

Telephone – Monday to Friday,  
9.00 am – 4.00 pm, Eastern Standard Time

#### TELEPHONE

1800 811 334

## F. Register for English classes

**Communicating in English is very important** and the key to your successful settlement. If you cannot speak English, we strongly encourage you to learn as soon as possible after you arrive.

English language courses for new arrivals in Australia are provided under the **Adult Migrant English Program (AMEP)**. As a new resident, you may be entitled to receive free English language tuition of up to 510 hours. The Adult Migrant English Program offers a number of options so you can still learn English if you have work, family or other commitments.

See Chapter 2, *Help with English* for more information about the Adult Migrant English Program and to access the Settlement Services Locator link to find the location of your nearest Adult Migrant English Program classes.

## G. Enrol your children in a school

You should enrol your children in a school as soon as possible.

In Australia children must attend school from five years of age until the completion of Year 10. Young people that have completed Year 10 must participate in full-time education, training or employment, (at least 25 hours per week) or a combination of these activities until they reach 17 years of age.

Children who need to learn English can access intensive English language assistance.

See Chapter 13, *Education and child care* for more information.

## H. Apply for a driver's licence

In Australia you must have a driver's licence to drive and the vehicle must be registered with the government. It is illegal to drive without a driver's licence and to drive an unregistered vehicle. Driver's licences and car registration are issued by state and territory governments.

If you are a permanent resident and have a current driver's licence from another country, in English or with an official translation, in most states and territories you are allowed to drive for your first three months after arrival.

**Note:** In **Western Australia** and **Tasmania**, the three month period begins when you are granted your permanent residency visa, **not** when you arrive in Australia.

After the three month period, if you want to drive, you will need to get the appropriate Australian driver's licence. This will usually require you to pass a knowledge test, a practical driving test, and an eyesight test.

If you do not hold a licence from another country you will need to pass a Driver Knowledge Test to get a learner's permit. A learner's permit allows you to learn to drive. Once you have the appropriate skills, you can then apply for a driver's licence.

Refer to the table below to find out more about applying for a driver's licence and registering a car in your state or territory.

STATE OR TERRITORY	LICENSING AND MOTOR VEHICLE REGISTRATION AGENCY	TELEPHONE	WEBSITE
ACT	Road Transport Authority	02 6207 7000	<a href="http://www.rego.act.gov.au">www.rego.act.gov.au</a>
NSW	Roads and Traffic Authority	13 2213	<a href="http://www.rta.nsw.gov.au">www.rta.nsw.gov.au</a>
NT	Motor Vehicle Registry	1300 654 628	<a href="http://www.nt.gov.au/transport/mvr/">www.nt.gov.au/transport/mvr/</a>
QLD	Licensing and Registration	13 2380	<a href="http://www.transport.qld.gov.au">www.transport.qld.gov.au</a>
SA	Transport	13 1084	<a href="http://www.transport.sa.gov.au">www.transport.sa.gov.au</a>
TAS	Transport Tasmania	1300 851 225	<a href="http://www.transport.tas.gov.au">www.transport.tas.gov.au</a>
VIC	VicRoads	13 1171	<a href="http://www.vicroads.vic.gov.au">www.vicroads.vic.gov.au</a>
WA	Department of Planning and Infrastructure	13 1156	<a href="http://www.dpi.wa.gov.au">www.dpi.wa.gov.au</a>

**Note:** Motor vehicles must be registered for use on public roads and there are strict traffic and drink driving laws in Australia you must obey.

See Chapter 7, *Australian law* under the heading *Driving* for more information about road rules.

See Chapter 2, *Help with English* for information about the official translation of an overseas driver's licence.

## 2 Help with English

### Translating and Interpreting Service (TIS National)

#### Interpreting

The **Translating and Interpreting Service (TIS National)** can provide an immediate telephone interpreting service and have interpreters available for more than 170 languages and dialects. If you need to communicate with someone who does not speak your language, TIS National may be able to help.

Telephone interpreters are available 24 hours a day, seven days a week and can help in emergency situations from anywhere in Australia. You can use the service to communicate with a wide range of government agencies, community groups and businesses.

To use a TIS National interpreter call **13 1450** and tell the operator which language you speak. The operator will contact an interpreter in your language to help you. When you are connected to the interpreter tell the interpreter the name and telephone number of the organisation you wish to contact. You will need to call during the business hours of the organisation you are contacting. Generally business hours in Australia are 9.00 am to 5.00 pm.

If you need an interpreter when you see your local doctor you can ask the doctor to contact TIS National on the Doctor's Priority Line to arrange for a telephone interpreter. A doctor can also book an on-site interpreter for you if this is required. Pharmacies can also use telephone interpreters to speak with you about medicines. These are free services provided by the government to help you.

Generally TIS National charges fees for its interpreter services. Where you are communicating with a government department they are responsible for the cost of the interpreter. **Some** businesses and community services may also provide interpreting services at no cost.

TIS National welcomes enquiries from Australian permanent residents and citizens who are interested in working as contract interpreters. If you have good skills in English and at least one other language, you may consider applying to become a contract interpreter with TIS National. You can telephone one of TIS National's service provider managers on 1300 132 621 for more information.

#### Translation of your important documents

The translation of settlement-related personal documents (for example, birth or marriage certificates, drivers' licences, educational and employment documents) into English is available to eligible migrants within the first two years of their arrival in Australia or grant of permanent residence. This is a free service. Further information about eligibility and how to access this translation service is available from the TIS National website.

#### TIS NATIONAL CONTACT DETAILS

Telephone Interpreter Service

**13 1450** – 24 Hour

Website

[www.immi.gov.au/tis](http://www.immi.gov.au/tis)

#### 'I need an interpreter' card

TIS National produces an 'I need an interpreter' card for use by non-English speakers who require interpreting assistance. The card is designed to help non-English speakers request an interpreter when they need to communicate with government agencies, community groups and businesses. Non-English speakers can show the card when they need an interpreter.

The card has TIS National's contact details and space to write your preferred language. The card can be used by anyone in Australia who speaks a language other than English and wants to use an interpreter to communicate.

TIS National provides the cards free of charge to government agencies, community groups, and not-for-profit agencies for use by their non-English speaking clients. You can arrange to have interpreter cards sent to your postal address by emailing a request to the TIS National Client Liaison and Promotions team at [tispromo@immi.gov.au](mailto:tispromo@immi.gov.au) or by calling **1300 655 820**.

## Interpreter symbol



The Interpreter Symbol is a simple way of indicating to people with limited English proficiency that they can ask for language assistance when using government services.

You may see the symbol in places that deliver government and community information and services such as public hospitals, police stations, state schools, community centres, housing and employment offices, local councils and migrant resource centres.

## Learning English for adults

### The Adult Migrant English Program (AMEP)

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

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

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

The AMEP offers a number of different ways to learn. You can go to classes full-time or part-time, during the day, in the evenings and on weekends. Classes are held in city and rural areas. You can learn English at home by Distance Learning or with the help of a home tutor. If you have children under school age your service provider can arrange free child care while you are in class.

As well as teaching you English, your AMEP teachers will help you understand Australian ways of life and everyday activities such as banking, shopping, applying for jobs and participating in the community. Your classmates will be in similar circumstances to you and may have some useful tips to share.

#### AMEP CONTACT DETAILS

Telephone	<b>13 1881</b>
Website	<a href="http://www.immi.gov.au/amep">www.immi.gov.au/amep</a>
Information in languages other than English	<a href="#">AMEP information in other languages webpage</a>

### Find AMEP English classes

English classes are held at learning centres and venues in many different locations. Use the map in the link below to find your nearest AMEP classes and service providers.

#### SETTLEMENT SERVICES LOCATOR

Website	<a href="#">Settlement Services Locator webpage</a>
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You can also use the link below to see a list of all service providers and learning centres around Australia.

### WHERE CAN I LEARN ENGLISH?

National list – Adult Migrant English Program providers

[Where can I learn English booklet](#)

### Other English learning options for adults

English language tuition is also available through targeted programs managed by the Department of Education, Employment and Workplace Relations (DEEWR). DEEWR has two employment related language programs for adults of working age (15 – 64 years).

The first is the **Language, Literacy and Numeracy Program (LLNP)** that provides up to 800 hours of language, literacy and numeracy training to those having difficulties finding employment due to barriers imposed by low literacy or English language competency.

You may be eligible for the Language, Literacy and Numeracy Program if you are not eligible for the Adult Migrant English Program (AMEP) or if you have already completed an Adult Migrant English Program course. The Language, Literacy and Numeracy Program includes English writing, speaking, listening, reading, mathematics and vocational learning to help you in finding a job. To be eligible you must be registered as a Job Seeker with Centrelink.

#### LANGUAGE, LITERACY AND NUMERACY PROGRAM CONTACT DETAILS

Telephone	<b>13 1021</b>
If you do not speak English	<b>13 1202</b>
Website	<a href="http://www.centrelink.gov.au">www.centrelink.gov.au</a>

The second program managed by DEEWR is the **Workplace English Language and Literacy (WELL)** Program. The WELL program provides funding to organisations to train workers in English language, literacy and numeracy skills.

#### WORKPLACE ENGLISH LANGUAGE AND LITERACY PROGRAM CONTACT DETAILS

Telephone	<b>1300 363 079</b>
Website	<a href="http://www.deewr.gov.au">www.deewr.gov.au</a>

English courses for adults are also available through other educational institutions and community centres. Intensive English language tuition is available to eligible newly arrived primary and secondary students, who are under 18 years of age.

See Chapter 9, *Employment* and Chapter 13, *Education and child care* for more information about education programs for adults and children.

## 3 Emergency services

In an emergency, telephone **000** for:

- **Police**
- **Ambulance**
- **Fire brigade**

Calls to **000** (triple zero) are free. Be prepared to say your name, where you are, the telephone number you are calling from and the type of service you need.

If you cannot speak English, first tell the operator what kind of help you need – say “**Police**”, “**Ambulance**” or “**Fire**” – and then say your language. You will be connected to an interpreter, so do not hang up. The interpreter will then help you talk to the police, ambulance or fire service.

If you are using a home telephone, the emergency services can find you by computer, so stay on the phone. You can find more information about the Triplezero Service (including in languages other than English) at [www.triplezero.gov.au](http://www.triplezero.gov.au)

### Police

In an **emergency**, telephone **000** and ask for the “**Police**”.

For **non-urgent** matters, ring **13 1444** or your local police station. Their numbers are listed under ‘Police stations’ in the [White Pages](#) telephone directory. There is no charge for police services.

In Australia, the police aim to protect life and property in the community, prevent and detect crime, and preserve peace. The police may intervene in family issues where there is a domestic dispute or concern about physical, sexual or psychological abuse. Police are not connected to the military forces. The police do not play a part in politics.

See below for information about state, territory and federal police services.

STATE OR TERRITORY	POLICE SERVICE	WEBSITE
ACT	ACT Policing	<a href="http://www.afp.gov.au/act">www.afp.gov.au/act</a>
NSW	New South Wales Police Force	<a href="http://www.police.nsw.gov.au">www.police.nsw.gov.au</a>
NT	Northern Territory Police	<a href="http://www.pfes.nt.gov.au">www.pfes.nt.gov.au</a>
QLD	Queensland Police Service	<a href="http://www.police.qld.gov.au">www.police.qld.gov.au</a>
SA	South Australia Police	<a href="http://www.sapolice.sa.gov.au">www.sapolice.sa.gov.au</a>
TAS	Tasmania Police	<a href="http://www.police.tas.gov.au">www.police.tas.gov.au</a>
VIC	Victoria Police	<a href="http://www.police.vic.gov.au">www.police.vic.gov.au</a>
WA	Western Australia Police	<a href="http://www.police.wa.gov.au">www.police.wa.gov.au</a>
National	Australian Federal Police	<a href="http://www.afp.gov.au">www.afp.gov.au</a>

### Ambulance

If you need an ambulance, telephone **000** and ask for an “**Ambulance**”. Ambulances provide emergency transport to hospital and immediate medical attention. Remember, **do not hang up** the telephone if you do not speak English – say your language and an interpreter will be connected to help you with your call.

You may have to pay for using an ambulance depending on where you live, how far you travel by ambulance, the nature of your illness and whether you are eligible for a concession. Medicare does not cover ambulance costs.

See Chapter 14, *The health system* under the heading *Medical assistance*.

Refer to the information below to find out more about ambulance services in your state or territory.

STATE OR TERRITORY	AMBULANCE SERVICE	WEBSITE
ACT	ACT Ambulance Service	<a href="http://www.ambulance.act.gov.au">www.ambulance.act.gov.au</a>
NSW	Ambulance Service of NSW	<a href="http://www.asnsw.health.nsw.gov.au">www.asnsw.health.nsw.gov.au</a>
NT	St John Ambulance Australia	<a href="http://www.stjohn.org.au">www.stjohn.org.au</a>
QLD	Queensland Ambulance Service	<a href="http://www.ambulance.qld.gov.au">www.ambulance.qld.gov.au</a>
SA	SA Ambulance Service	<a href="http://www.saambulance.com.au">www.saambulance.com.au</a>
TAS	Tasmanian Ambulance Service	<a href="http://www.dhhs.tas.gov.au">www.dhhs.tas.gov.au</a>
VIC	Ambulance Victoria	<a href="http://www.ambulance.vic.gov.au">www.ambulance.vic.gov.au</a>
WA	St John Ambulance Australia	<a href="http://www.stjohn.org.au">www.stjohn.org.au</a>

## Fire brigade

In an emergency, telephone **000** and ask for the “**Fire brigade**”. The fire brigade puts out fires, rescues people from burning buildings and also helps in situations where gas or chemicals become a danger. In non-urgent cases, you can use the telephone number listed under ‘Fire brigade’ in the [White Pages](#) telephone directory.

The services provided by fire brigades in each state and territory are free of charge.

Refer to the information below to find out about fire safety and services in your state or territory.

STATE OR TERRITORY	FIRE SERVICE	WEBSITE
ACT	ACT Fire Brigade	<a href="http://www.firebrigade.act.gov.au">www.firebrigade.act.gov.au</a>
NSW	NSW Fire Brigades	<a href="http://www.fire.nsw.gov.au">www.fire.nsw.gov.au</a>
	NSW Rural Fire Service	<a href="http://www.rfs.nsw.gov.au">www.rfs.nsw.gov.au</a>
NT	NT Fire and Rescue Service	<a href="http://www.pfes.nt.gov.au">www.pfes.nt.gov.au</a>
QLD	Queensland Fire and Rescue Service	<a href="http://www.fire.qld.gov.au">www.fire.qld.gov.au</a>
SA	SA Metropolitan Fire Service	<a href="http://www.samfs.sa.gov.au">www.samfs.sa.gov.au</a>
	SA Country Fire Service	<a href="http://www.cfs.sa.gov.au">www.cfs.sa.gov.au</a>
TAS	Tasmania Fire Service	<a href="http://www.fire.tas.gov.au">www.fire.tas.gov.au</a>
VIC	Metropolitan Fire Board	<a href="http://www.mfb.vic.gov.au">www.mfb.vic.gov.au</a>
	Country Fire Authority	<a href="http://www.cfa.vic.gov.au">www.cfa.vic.gov.au</a>
WA	Fire and Emergency Services Authority of Western Australia	<a href="http://www.fesa.wa.gov.au">www.fesa.wa.gov.au</a>

## Natural disasters

In the event of natural disasters, such as bushfires, floods and cyclones, coordination of emergency services is managed by the state and territory authorities. As well as assistance from professional fire, police and rescue services, assistance may be provided by volunteer based services such as state and territory emergency services (SES) and rural fire services.

During natural disasters and other emergencies Australia’s defence forces may also be called upon to provide assistance. Military forces in Australia do not play a part in politics.

## Other emergency numbers

Useful emergency telephone numbers are listed at the front of your local [White Pages](#) telephone directory. They include:

<b>EMERGENCY SERVICE</b>	<b>TELEPHONE 24 HOUR</b>	<b>WEBSITE</b>
Poisons Information Centre	<b>13 1126</b>	
Child Abuse Prevention Service (CAPS)	<b>1800 688 009</b>	<a href="http://www.childabuseprevention.com.au">www.childabuseprevention.com.au</a>
Health advice telephone services – ACT, NSW, NT, TAS, SA and WA	<b>1800 022 222</b>	<a href="http://www.healthdirect.org.au">www.healthdirect.org.au</a>
QLD	<b>13 43 25 84</b>	<a href="http://www.health.qld.gov.au/13health/default.asp">www.health.qld.gov.au/13health/default.asp</a>
VIC	<b>1300 606 024</b>	<a href="http://www.health.vic.gov.au/nurseoncall/about.htm">www.health.vic.gov.au/nurseoncall/about.htm</a>

# 4 Where to go for help

## Settlement services for recently arrived immigrants

The Department of Immigration and Citizenship (DIAC) funds a range of services to help people who have recently arrived in Australia to settle and become participating members of Australian society. These services, known as settlement services, are available to eligible permanent migrants and humanitarian entrants. The services focus on the first five years of settlement and include:

- Settlement Grants Program
- Adult Migrant English Program, and
- Translating and Interpreting Service (TIS National).

There are also settlement services that respond specifically to the needs of humanitarian entrants:

- Integrated Humanitarian Settlement Strategy
- Complex Case Support Program, and
- Support for Unaccompanied Humanitarian Minors.

This chapter provides information about the Settlement Grants Program, Integrated Humanitarian Settlement Strategy and other organisations that can help you to settle.

See Chapter 2, *Help with English* for more information about the Adult Migrant English Program and the Translating and Interpreting Service (TIS National).

## Settlement Grants Program

The **Settlement Grants Program (SGP)** aims to help eligible migrants and refugees become self-reliant and participate in Australian society as soon as possible after arrival.

This program funds non-profit organisations and government service delivery agencies to provide settlement assistance to eligible clients.

You can access services under the Settlement Grants Program if you are a permanent resident and have arrived in Australia in the last five years as a:

- humanitarian entrant
- family stream migrant with a low level of English proficiency
- dependant of a skilled migrant with low English proficiency who has settled in a rural or regional area.

Some temporary residents (Prospective Marriage, Provisional Partner, Provisional Spouse and Provisional Interdependency visa holders and their dependants) in rural and regional areas who have low English proficiency are also eligible for these services.

Settlement Grants Program service providers can provide you with information about how to access mainstream services such as housing, child care, employment and schooling. They can also provide you with links to support networks that may be able to help you to settle into the community.

Information about the Settlement Grants Program, including contact details for funded organisations, can be found at the web pages below.

SETTLEMENT GRANTS PROGRAM INFORMATION	WEBSITE
Settlement Grants Program	<a href="http://www.immi.gov.au">www.immi.gov.au</a>
Settlement Services Locator (for addresses)	<a href="#">Settlement Services Locator webpage</a>

## Initial settlement support for humanitarian entrants

The department's **Integrated Humanitarian Settlement Strategy (IHSS)** offers initial intensive settlement support to newly arrived refugees and humanitarian entrants, generally for around six months, but this may be extended to twelve months for particularly vulnerable clients.

The Integrated Humanitarian Settlement Strategy aims to help humanitarian entrants achieve self sufficiency as soon as possible by offering specialised help to address individual needs. The needs of each humanitarian entrant are identified and a case plan is developed for the delivery of support.

The services provided include:

- **Case coordination, information and referrals** – includes case management, providing information and referring people to other services. It also includes help for proposers to fulfil their role of assisting entrants.
- **On arrival reception and assistance** – includes meeting eligible entrants on arrival, taking them to suitable accommodation and meeting any emergency needs for medical attention or clothing.
- **Accommodation services** – helps humanitarian entrants to find accommodation and access basic household goods.
- **Short term torture and trauma counselling services** – provides short term assistance to humanitarian entrants who have suffered from torture and trauma.

Further information about the Integrated Humanitarian Settlement Strategy, including the details of funded organisations can be found at the following sites.

### INTEGRATED HUMANITARIAN SETTLEMENT STRATEGY INFORMATION

Integrated Humanitarian Settlement Strategy

[www.immi.gov.au](http://www.immi.gov.au)

List of current IHSS service providers

[IHSS Provider List](#)

## Torture and trauma counselling

There are specialised services in each state and territory to assist people who have suffered trauma and torture.

Refer below to find out how to access these services in your state or territory.

	<b>TORTURE AND TRAUMA COUNSELLING</b>	<b>TELEPHONE</b>	<b>WEBSITE</b>
ACT	Companion House – Support Service for Survivors of Torture and Trauma	<b>02 6247 7227</b>	<a href="http://www.companionhouse.org.au">www.companionhouse.org.au</a>
NSW	Service for the Treatment and Rehabilitation of Torture and Trauma Survivors (STARTTS)	<b>02 9794 1900</b>	<a href="http://www.startts.org.au">www.startts.org.au</a>
NT	Melaleuca Refugee Centre – Support Service for Survivors of Torture and Trauma	<b>08 8985 3311</b>	<a href="http://www.melaleuca.org.au">www.melaleuca.org.au</a>
QLD	Queensland Program of Assistance to Survivors of Torture and Trauma (QPASTT)	<b>07 3391 6677</b>	<a href="http://www.qpastt.org.au">www.qpastt.org.au</a>
SA	Survivors of Torture and Trauma Assistance and Rehabilitation Service (STTARS)	<b>08 8346 5433</b>	<a href="http://www.sttars.org.au">www.sttars.org.au</a>
TAS	Phoenix Centre – Support Service for Survivors of Torture and Trauma	<b>03 6221 0999</b>	<a href="http://www.mrchobart.org.au">www.mrchobart.org.au</a>
VIC	Foundation House – Victorian Foundation for Survivors of Torture	<b>03 9388 0022</b>	<a href="http://www.foundationhouse.org.au">www.foundationhouse.org.au</a>
WA	Association for Services to Torture and Trauma Survivors (ASeTTS)	<b>08 9227 2700</b>	<a href="http://www.asetts.org.au">www.asetts.org.au</a>

## Settlement information DVDs

The Department of Immigration and Citizenship has developed DVDs for newly arrived refugees from African and Asian countries. Titled **Australia – a new home**, the DVDs give new arrivals the opportunity to watch information in their own language that helps them to become familiar with services and life-style issues in Australia.

The information covered in the DVDs includes housing, health, education, money, work, family, Australian law and living in Australia.

The settlement information DVD for African refugees is dubbed into six African languages: Amharic, Dinka, Kirundi, Sudanese Arabic, Swahili and Tigrinya.

The DVD for refugees from Asian countries is dubbed into five community languages: Burmese, Chin (Haka), Karen, Nepali and Rohingya.

Both DVDs also have an English language option and English subtitles.

For copies of Australia – a new home email [DVD.Requests@immi.gov.au](mailto:DVD.Requests@immi.gov.au) or contact the Department of Immigration and Citizenship office in your state or territory.

## Ethnic and community organisations

In Australia, there are many ethnic and community organisations that serve and represent the interests of people from diverse cultural, linguistic and religious backgrounds. These organisations may be able to help you or direct you to those who can help you. There are also clubs, associations and religious organisations that you might want to join. They are listed under 'Clubs' and 'Organisations' in the [Yellow Pages](#) telephone directory.

In many areas you will also find settlement service providers including migrant resource centres. These organisations are not run by the government but some of them receive funding to provide settlement services. They may be able to help you or put you in contact with organisations that meet your needs and interests. See [Settlement Services Locator](#) to find the provider nearest to you.

Most state and territory governments also have offices dealing with multicultural and migrant issues that may be able to provide you with assistance.

Refer to the table below to find out more about the multicultural organisations in your state or territory.

STATE OR TERRITORY	AGENCY	WEBSITE
National	Federation of Ethnic Communities, Council of Australia (FECCA)	<a href="http://www.fecca.org.au">www.fecca.org.au</a>
National	Settlement Council of Australia	<a href="http://www.scoa.org.au">www.scoa.org.au</a>
National	Community information and services	<a href="http://www.community.gov.au">www.community.gov.au</a>
ACT	Office of Multicultural Affairs	<a href="http://www.dhcs.act.gov.au">www.dhcs.act.gov.au</a>
	Multicultural Directory of ACT	<a href="http://www.dhcs.act.gov.au/matsia/multicultural/directory">www.dhcs.act.gov.au/matsia/multicultural/directory</a>
NSW	Community Relations Commission	<a href="http://www.crc.nsw.gov.au">www.crc.nsw.gov.au</a>
	NSW Community Organisations	<a href="http://www.crc.nsw.gov.au/communities/">www.crc.nsw.gov.au/communities/</a>
NT	Office of Multicultural Affairs	<a href="http://www.dcm.nt.gov.au">www.dcm.nt.gov.au</a>
	NT Multicultural Information Directory	<a href="http://www.dcm.nt.gov.au/strong_community/">www.dcm.nt.gov.au/strong_community/</a>
QLD	Multicultural Affairs Queensland	<a href="http://www.multicultural.qld.gov.au">www.multicultural.qld.gov.au</a>
	Queensland Multicultural Resource Directory	<a href="http://www.multicultural.qld.gov.au/services-resources/">www.multicultural.qld.gov.au/services-resources/</a>
SA	Multicultural SA	<a href="http://www.multicultural.sa.gov.au">www.multicultural.sa.gov.au</a>
	Multicultural Communities Council of SA Directory	<a href="http://www.mccsa.org.au">www.mccsa.org.au</a>

TAS	Multicultural Tasmania	<a href="http://www.dpac.tas.gov.au">www.dpac.tas.gov.au</a>
VIC	Victorian Multicultural Commission Community Directory	<a href="http://www.multicultural.vic.gov.au">www.multicultural.vic.gov.au</a> <a href="http://www.multicultural.vic.gov.au/resources/community-directory">www.multicultural.vic.gov.au/resources/community-directory</a>
WA	Office of Multicultural Interests	<a href="http://www.omi.wa.gov.au">www.omi.wa.gov.au</a>

## Emergency relief

If you need emergency food, clothing, shelter or furniture, you could seek help from non-government organisations. Do not be afraid to ask for help.

There are a wide range of organisations that can assist people, although you may have to be eligible or meet certain requirements to receive particular services.

Refer to the links below to find out more about emergency relief in your state or territory.

NATIONAL AGENCIES	WEBSITE
The Salvation Army	<a href="http://www.salvos.org.au">www.salvos.org.au</a>
St Vincent de Paul Society	<a href="http://www.vinnies.org.au">www.vinnies.org.au</a>
The Smith Family	<a href="http://www.thesmithfamily.com.au">www.thesmithfamily.com.au</a>
Mission Australia	<a href="http://www.missionaustralia.com.au">www.missionaustralia.com.au</a>
Anglicare Australia	<a href="http://www.anglicare.asn.au">www.anglicare.asn.au</a>

## Telephone crisis counselling

There are various telephone counselling services that offer free crisis counselling 24 hours a day, seven days a week. If you feel desperate, just need to talk to somebody or want to use their specialist counselling services, do not hesitate to call.

NATIONAL AGENCIES	TELEPHONE 24 HOUR	WEBSITE
Lifeline Helpline	13 1114	<a href="http://www.lifeline.org.au">www.lifeline.org.au</a>
Kids Helpline	1800 551 800	<a href="http://www.kidshelp.com.au">www.kidshelp.com.au</a>
Child Abuse Prevention Service (CAPS)	1800 688 009	<a href="http://www.childabuseprevention.com.au">www.childabuseprevention.com.au</a>
Relationships Australia Crisis Line	1300 354 277	<a href="http://www.relationships.com.au">www.relationships.com.au</a>
Men's Helpline Australia Crisis Line	1800 688 009	<a href="http://www.menslineaus.org.au">www.menslineaus.org.au</a>

# 5 Family

In Australia, family roles might be different from what you are used to. Men and women have the same rights and responsibilities. In Australia it is acceptable and common for men and women to go to work. Men and women share household responsibilities, like looking after children, cooking and cleaning.

Some family members will adjust to their new life in Australia more quickly than others. For example, children will often learn English faster than their parents. Some people might find it difficult to understand and accept the Australian way of life.

It is important to adjust to your new life by working together as a family. You may need to seek help and this chapter provides information about some of the services that are available.

## Marriage and other relationships

**The Family Relationship Advice Line** is a national telephone service that provides information on family relationship issues and advice on parenting arrangements after separation. It can also refer callers to a wide range of local services that help families build better relationships or deal with separation. The Advice Line is available from 8.00 am to 8.00 pm, Monday to Friday, and 10.00 am to 4.00 pm on Saturday, except national public holidays.

**Family Relationships Online** is a website that provides information about family relationships and separation, and the range of services that can help families to manage relationship issues, including services that help parents develop appropriate arrangements for children after separation.

### FAMILY RELATIONSHIPS CONTACT DETAILS

Family Relationship Advice Line

**1800 050 321**

Website

[www.familyrelationships.gov.au](http://www.familyrelationships.gov.au)

**Men's Line Australia** provides counselling, information and referral services to help men who have problems with their family life or their primary relationships. It also provides support and information for women and family members who are concerned about their partners, husbands or fathers.

### MEN'S LINE AUSTRALIA

Telephone – 24 Hour

**1300 789 978**

Website

[www.menslineaus.org.au](http://www.menslineaus.org.au)

## Services for young people

There are community agencies that deliver programs for young people between 12 and 25 years of age. Youth workers are qualified and experienced people who work with young people. They work at Youth Centres and local councils and provide young people with information, help and activities in a safe environment.

**The Source** is the Commonwealth Government's youth website that provides a range of information about services for young people in your state or territory. For information about recreational and other activity programs for young people you can also contact your local council.

For young people who are homeless or at risk of homelessness refer to the information about **Reconnect** in Chapter 8 *Housing*, under the heading *Emergency housing*.

### NATIONAL YOUTH SERVICES

### TELEPHONE

### WEBSITE

The Source

[www.thesource.gov.au](http://www.thesource.gov.au)

Kids Helpline – 24 Hour

**1800 551 800**

[www.kidshelp.com.au](http://www.kidshelp.com.au)

Australian Youth

[www.youth.gov.au](http://www.youth.gov.au)

Refer to the links below to find out more about youth services in your state or territory.

STATE OR TERRITORY	YOUTH SERVICES	WEBSITE
ACT	Youth InterACT	<a href="http://www.youth.act.gov.au">www.youth.act.gov.au</a>
NSW	Youth NSW	<a href="http://www.youth.nsw.gov.au">www.youth.nsw.gov.au</a>
NT	Office of Youth Affairs	<a href="http://www.youth.nt.gov.au">www.youth.nt.gov.au</a>
QLD	Queensland Youth	<a href="http://www.communities.qld.gov.au">www.communities.qld.gov.au</a>
SA	South Australia Youth Site	<a href="http://www.officeforyouth.sa.gov.au">www.officeforyouth.sa.gov.au</a>
TAS	Office of Children and Youth Affairs	<a href="http://www.linkzone.tas.gov.au">www.linkzone.tas.gov.au</a>
VIC	Youth Central	<a href="http://www.youthcentral.vic.gov.au">www.youthcentral.vic.gov.au</a>
WA	Office for Youth	<a href="http://www.childrenandyouth.wa.gov.au">www.childrenandyouth.wa.gov.au</a>

## Information for parents

Disciplining children is an important part of parenting, but physical punishment in Australia is illegal. You can use other forms of discipline like taking away privileges or sending your child to their room. Reward your child for good behaviour and lead by example. If you are having problems with disciplining your children, there are family counselling and parenting support services to help you.

Refer to the links below to find information, advice and contacts about caring for children.

PARENTING INFORMATION AND CONTACT DETAILS	WEBSITE
Parenting and Relationship Line	<b>1800 050 321</b>
MyChild	<a href="http://www.mychild.gov.au">www.mychild.gov.au</a>
Raising Children Network	<a href="http://www.raisingchildren.net.au">www.raisingchildren.net.au</a>
Australian Childhood Foundation – including information in languages other than English	<a href="http://www.kidscount.com.au">www.kidscount.com.au</a>
Parenting young adults	<a href="http://www.abcdparenting.org">www.abcdparenting.org</a>
Kidsafe	<a href="http://www.kidsafe.com.au">www.kidsafe.com.au</a>

## Child Support Agency – support for separated parents

The **Child Support Agency (CSA)** helps separated parents take responsibility for the financial support of their children. The Child Support Agency is responsible for administering Australia's Child Support Scheme. This scheme assists separated parents to transfer payments for the benefit of their children.

They can help explain your child support options and have a range of self-help tools, including *Me and my Money: Practical money ideas*, a booklet to help separated parents to manage their money.

CHILD SUPPORT AGENCY CONTACT DETAILS	
Telephone 8.30 am – 4.45 pm Monday to Friday	<b>13 1272</b>
Multilingual call – help in languages other than English	<b>13 1450</b>
Visit an office	<a href="#">CSA office locations</a>
Information in languages other than English	<a href="#">Child support information in other languages</a>
Child Support publications web page	<a href="http://www.csa.gov.au/publications">www.csa.gov.au/publications</a>

## Information for seniors

There are many community organisations that provide services for people over 50 years of age.

NATIONAL SENIORS AGENCIES	WEBSITE
Australian Government Portal – Seniors	<a href="http://www.seniors.gov.au">www.seniors.gov.au</a>
Department of Health and Ageing	<a href="http://www.health.gov.au">www.health.gov.au</a>

## Finding relatives

The **Australian Red Cross** provides tracing and message services for relatives who have been separated due to war, civil disturbance and natural disaster. The worldwide network of Red Cross societies help people to find missing family members overseas and help those overseas to find people now living in Australia.

The Red Cross International Tracing and Refugee Service can be contacted in each state and territory.

### AUSTRALIAN RED CROSS CONTACT DETAILS

Email	<a href="mailto:natinfo@redcross.org.au">natinfo@redcross.org.au</a>
Website	<a href="http://www.redcross.org.au">www.redcross.org.au</a>
National	<b>03 9345 1800</b>
ACT	<b>02 6234 7600</b>
NSW	<b>02 9229 4111</b>
NT	<b>08 8924 3900</b>
QLD	<b>07 3367 7222</b>
SA	<b>08 8100 4500</b>
TAS	<b>03 6235 6077</b>
VIC	<b>03 8327 7700</b>
WA	<b>08 9225 8888</b>

## 6 Australian society

Knowing and understanding Australian customs and laws will help you to adjust to life in the Australian community.

Australia's first inhabitants were the Aboriginal and Torres Strait Islander peoples, who settled the land at least 40 000 years ago and possibly as far back as 60 000 years ago. Indigenous Australians have their own unique spiritual beliefs, a reverence for the land, a rich and diverse culture and an ongoing art tradition that is one of the oldest in the world.

Today, Australia's Indigenous population is estimated at around 483 000 – or 2.3 per cent of the total population. Indigenous cultures are a vital part of Australia's national identity and Aboriginal and Torres Strait Islander peoples contribute significantly across many fields, including the arts, media, academia, sport and business.

Australia is an accepting, diverse society with people from many different cultures and ethnic backgrounds. Australians come from all over the world. About 45 per cent of Australians were either born overseas or have a parent who was born overseas. Although English is the national language, there are around 300 languages, including Indigenous languages, spoken in Australia. Australians also practise a wide range of religions.

In Australia, everyone is free to follow and celebrate their cultural and religious traditions so long as they do not break Australian laws. Everyone can participate and belong as an Australian. At first, you may not be used to such diversity or social inclusion. However if you are open and respectful towards other people, ideas and traditions you are likely to fit in and be successful in your new life.

### Responsibilities and values

The freedom and equality we enjoy in Australia depends on everyone fulfilling their responsibilities. You are expected to be loyal to Australia, support our democratic way of life and help maintain Australia's tradition of acceptance, inclusion and fairness for all.

Our citizenship values provide the basis for Australia's free and democratic society. They include support for:

- Parliamentary democracy
- The rule of law
- Living peacefully
- Respect for all individuals regardless of background
- Compassion for those in need
- Freedom of speech and freedom of expression
- Freedom of association
- Freedom of religion and secular government
- Equality of the individual, regardless of characteristics such as disability and age
- Equality of men and women
- Equality of opportunity.

The responsibilities of Australian citizens include:

- Obeying the law
- Voting in federal and state or territory elections, and in a referendum
- Defending Australia should the need arise
- Serving on a jury if called to do so.

For more information see *Australian Citizenship: Our Common Bond* (the Australian Citizenship Test Resource Book) at [www.citizenship.gov.au](http://www.citizenship.gov.au)

## Equality and anti-discrimination

You have the right to be respected and to have your needs considered as fairly as everyone else. Similarly, you should respect other people, whether they were born in Australia or migrated here. Racism is not acceptable in Australia.

Under federal, state and territory anti-discrimination laws, no person should be treated less favourably than others because of their age, race, country of origin, gender, marital status, pregnancy, political or religious beliefs, disability or sexual preference. This applies to most areas, including employment, education, accommodation, buying goods, and access to services such as doctors, banks and hotels. Men and women are equal under the law and for all other purposes.

Being treated equally also means that you should have fair access to government services no matter what your background. Government agencies have a responsibility to take into account the diversity of Australia's people in providing their services.

Australia has a tradition of free speech. However, it is unlawful to insult, humiliate, offend or intimidate another person or group on the basis of their age, race, country of origin, gender, marital status, pregnancy, political or religious beliefs, disability or sexual preference.

The **Australian Human Rights Commission** administers Commonwealth law in the area of human rights, anti-discrimination and social justice.

### AUSTRALIAN HUMAN RIGHTS COMMISSION CONTACT DETAILS

Telephone – general enquiries, 9.00 am – 5.30 pm	<b>1300 369 711</b>
Complaints Infoline, 9.00 am – 5.00 pm	<b>1300 656 419</b>
TTY – for hearing and speech impaired	<b>1800 620 241</b>
Information in languages other than English	<a href="http://www.hreoc.gov.au/about/languages">www.hreoc.gov.au/about/languages</a>
Website	<a href="http://www.humanrights.gov.au">www.humanrights.gov.au</a>

Each state and territory also has its own anti-discrimination law and government agency. Refer to the table below to find out more about human rights agencies in your state or territory.

STATE OR TERRITORY	HUMAN RIGHTS AGENCY	TELEPHONE	WEBSITE
ACT	ACT Human Rights Commission	<b>02 6205 2222</b>	<a href="http://www.hrc.act.gov.au">www.hrc.act.gov.au</a>
NSW	NSW Anti-Discrimination Board	<b>02 9268 5544</b>	<a href="http://www.lawlink.nsw.gov.au">www.lawlink.nsw.gov.au</a>
NT	NT Anti-Discrimination Commission	<b>08 8999 1444</b>	<a href="http://www.nt.gov.au">www.nt.gov.au</a>
QLD	Anti-Discrimination Commission Queensland	<b>1300 130 670</b>	<a href="http://www.adcq.qld.gov.au">www.adcq.qld.gov.au</a>
SA	Equal Opportunity Commission	<b>08 8207 1977</b>	<a href="http://www.eoc.sa.gov.au">www.eoc.sa.gov.au</a>
TAS	Office of the Anti-Discrimination Commissioner	<b>03 6233 4841</b>	<a href="http://www.antidiscrimination.tas.gov.au">www.antidiscrimination.tas.gov.au</a>
VIC	Equal Opportunity and Human Rights Commission	<b>1300 292 153</b>	<a href="http://www.equalopportunitycommission.vic.gov.au">www.equalopportunitycommission.vic.gov.au</a>
WA	Equal Opportunity Commission	<b>08 9216 3900</b>	<a href="http://www.equalopportunity.wa.gov.au">www.equalopportunity.wa.gov.au</a>

## Population census

Australia conducts a census of population and housing that measures the number of people in Australia on census night, their key characteristics and the type of homes in which they live. The census is held every five years and the next census will be in August 2011.

Everyone in Australia on census night must be counted on a census form. Census collectors will deliver census forms to the front door of every house, apartment and hotel in the weeks before census night.

They will also return to collect completed forms. At all times they will carry identification to show that they are an authorised collector.

The community plays a major role in the census by providing the information that helps to plan Australia's future. It is particularly important that people who are new settlers to Australia complete their form as the information is used to plan and fund services like local community centres, retirement homes, schools and health services.

The census is conducted by the **Australian Bureau of Statistics (ABS)**. The personal information you provide on your census form is confidential and will not be given to any other government organisation or individual. The information you provide is protected by law.

#### **AUSTRALIAN BUREAU OF STATISTICS**

Information in languages other than English

[Census information in languages other than English](#)

Website

[www.abs.gov.au/census](http://www.abs.gov.au/census)

## **Volunteering**

Many Australians help others as volunteers. Volunteers are not paid for their activities but give their time and skills for the benefit of the community and themselves. Volunteering is always a matter of choice and is not compulsory.

Although volunteering is not a substitute for paid work, it can offer you skills and a way into the paid workforce by providing the work experience necessary to get a job. By spending time as a volunteer you may overcome the anxieties associated with learning English, establish social and community networks, and get skills that will help you find a job.

**Volunteering Australia** is an organisation that encourages and promotes volunteering in the Australian community. It consists of state and territory volunteering centres and a network of regional volunteer resource centres located around Australia. These centres provide volunteer matching and referral services.

Refer to the links below to find out more about volunteering opportunities in your state or territory.

#### **VOLUNTEERING CONTACT DETAILS**

Volunteering Australia

Go Volunteer

#### **WEBSITE**

[www.volunteeringaustralia.org](http://www.volunteeringaustralia.org)

[www.govolunteer.com.au](http://www.govolunteer.com.au)

## **Meeting people and communicating with them**

When meeting someone for the first time, it is common in Australia to shake the person's right hand with your right hand. People who do not know each other generally do not kiss or hug when they first meet.

Many Australians look at the eyes of the people they are talking with, as a sign of respect and to show that they are listening. You should be aware however, that it may make some people feel uncomfortable or embarrass them.

When meeting a new person, many Australians are not comfortable being asked questions about their age, marriage, children or money. In the workplace and with friends, Australians usually call each other by their first names.

## Polite behaviour

Australians usually say “please” when asking for something and usually say “thank you” when someone helps or gives them something. Not saying please and thank you will be seen as impolite.

Australians usually say “excuse me” to get someone’s attention and “sorry” when they accidentally bump into someone. Australians also say “excuse me” or “pardon me” when they burp in public or in someone’s home.

You should always try to be on time for meetings and other appointments. If you are going to be late, contact the person to let them know. This is very important for professional appointments (for example, an appointment with a doctor) as you could be charged money for being late or if you miss the appointment without letting the person know in advance. A person who is always late may be considered to be unreliable.

If you receive a written invitation it may include the letters 'RSVP' with a date provided. This means that the person inviting you would like to know whether or not you will be attending. It is polite to confirm whether you will be attending by that date.

Most Australians blow their noses into handkerchiefs or tissues, not onto the pavement. This is also true for spitting. Many people will also say “bless you” when you sneeze – this phrase has no religious intent.

It is important to know that some behaviour is not only impolite but is also against the law. Examples of offensive behaviour include swearing and spitting in public, and urinating or defecating anywhere except in a public or private toilet.

## Clothing

Australia is a diverse society. The variety of clothing that people wear reflects this diversity. Many people tend to dress casually or informally for comfort or according to the social situation or climate. Many people also choose to wear traditional clothes, which may be religious or customary, particularly on special occasions.

There are few laws or rules on clothing, although there are requirements to wear certain clothing for work situations and in certain places. For example, safety boots and hard hats must be worn for safety reasons on construction sites, and police, military and staff of some businesses wear uniforms.

Clubs, movie theatres and other places may require patrons to be in neat, clean clothing and appropriate shoes.

You may find some clothing styles confronting or offensive. For example, some women wear clothes that reveal a lot of their body. You should not judge people by the standards of your previous country. In Australia, no matter what a woman’s style of dress might be, you should not interpret it to mean they have low morals or that they wish to attract men’s interest.

## Common Australian expressions

Many common Australian expressions or slang may seem strange to people new to Australia. If you are unsure what an expression means, it is acceptable to ask. Some common examples are:

- **Bring a plate** – when you are invited to a social or work function and asked to "bring a plate", this means to bring a dish of food to share with other people.
- **BYO** – this means to 'Bring Your Own' drink which may include alcohol, juice, soft drink or water. Some restaurants are BYO. You can bring your own bottled wine, although there is usually a charge for providing and cleaning glasses, called 'corkage'.

# 7 Australian law

Everyone in Australia is expected to obey all Australian laws. Some things that are accepted in other countries are illegal in Australia and may result in severe penalties.

Being familiar with Australian laws will help you to adjust to life in the Australian community and help you to avoid having problems.

## Criminal offences

Crime is any behaviour or act that is against the law and may result in punishment.

Some of the most serious crimes include murder, assault, sexual assault, violence against people or property, armed robbery or theft, having sexual relations with children or young people who are aged below the age of consent, driving dangerously, possession and use of illegal drugs and fraud. It is a serious offence to bribe (offer money to) or attempt to bribe an official, such as a police officer.

Carrying weapons without a licence such as a gun is also against the law in Australia. Most states and territories have restrictions on carrying other potential weapons in public such as knives.

In an emergency or if you or someone is in immediate danger, call **000** and ask for “**Police**”.

If you have seen a crime or if you have information that may help police solve or prevent a crime contact **Crime Stoppers**.

### CRIME STOPPERS – NATIONAL CONTACT DETAILS

Telephone	<b>1800 333 000</b>
Website	<a href="http://www.crimestoppers.com.au">www.crimestoppers.com.au</a>

## Violence

Violence towards another person is illegal in Australia and viewed very seriously.

Various services exist to support victims of crime or violence, including violence in the home (domestic violence). Others help men and women, and their families to manage the stresses that often contribute to domestic or family violence.

## Domestic or family violence

Violence within the home and within marriage is known as domestic or family violence.

This is behaviour by a person that results in the victim experiencing or fearing physical, sexual or psychological abuse and damage, forced sexual relations, forced isolation or economic deprivation.

For counselling and assistance with domestic violence issues there are national help lines and services in your state or territory. The states and territories are responsible for services to support women and children affected by domestic violence and to assist men who want to change their violent behaviour.

STATE OR TERRITORY	DOMESTIC VIOLENCE AGENCY OR SERVICE	TELEPHONE
National	Domestic Violence and Sexual Assault – 24 Hour Help Line	<b>1800 200 526</b>
National	Child Abuse Prevention Service (CAPS) – 24 Hour Help Line	<b>1800 688 009</b>
National	Mensline Australia – 24 Hour Help Line	<b>1300 789 978</b>
ACT	Domestic Violence Crisis Line	<b>02 6280 0900</b>
NSW	Domestic Violence Advocacy Service – Sydney Advice Line	<b>02 8745 6999</b>
	– calls from outside Sydney	<b>1800 810 784</b>
	Community Services Domestic Violence Line	<b>1800 656 463</b>
NT	Crisis Line	<b>1800 019 116</b>
	Domestic Violence Counselling Service	<b>08 8945 6200</b>

QLD	Women's Help Line	<b>1800 811 811</b>
	Men's Help Line	<b>1800 600 636</b>
SA	Domestic Violence Crisis Services	<b>1300 782 200</b>
	Domestic Violence Helpline	<b>1800 800 098</b>
TAS	Family Violence Response and Referral Line	<b>1800 633 937</b>
	Family Violence Counselling and Support Service	<b>1800 608 122</b>
VIC	Women's Domestic Violence Crisis Service	<b>03 9322 3555</b>
	– calls from outside Melbourne	<b>1800 015 188</b>
	Men's Referral Service	<b>1800 065 973</b>
WA	Women's Domestic Violence Help Line	<b>08 9223 1188</b>
	– calls from outside Perth	<b>1800 007 339</b>
	Men's Domestic Violence Help Line	<b>08 9223 1199</b>
	– calls from outside Perth	<b>1800 000 599</b>

## Sexual assault

Sexual assault or violence is any behaviour of a sexual nature that is unwanted or happens without consent. It includes sexual harassment, sexual assault, childhood sexual abuse and rape. Sexual violence is an abuse of power that may involve the use of physical force, threat or coercion.

Refer to the information below to find out more about getting assistance and support.

	<b>AGENCY OR SERVICE</b>	<b>TELEPHONE</b>
National	Domestic Violence and Sexual Assault 24 Hour Help Line	<b>1800 200 526</b>

## The legal age of consent

The legal age of consent is the age that the law recognises your right to agree to have sex with another person.

In most states and territories the legal age of consent is 16 years of age for both men and women, however in South Australia and Tasmania it is 17 years of age.

Generally, it is illegal to have sex with someone younger than the age of consent whether or not they have agreed and there can be severe penalties for anyone breaking these laws. These laws protect young people from sexual exploitation.

You can find out more about the legal age of consent by talking to a doctor, contacting a sexual health clinic or family planning clinic.

## Rights of children

Australia has a strong commitment to protecting the human rights of children.

Children are protected by law from physical, sexual and emotional abuse, neglect and violence, both at home and at school. Reasonable arrangements must be made for the supervision and care of children. Physical discipline such as hitting or spanking is discouraged, and if it causes significant harm, is illegal. Physical discipline is not allowed in schools.

Some people in Australia, like doctors and teachers, are required to report to state and territory child protection authorities if they have concerns about a child being harmed.

## Child protection

Where a practice harms or is likely to harm a child or young person, child protection services may become involved to ensure their safety and wellbeing. If you or someone you know needs protection from violence or abuse, you should contact the police or a child protection service.

Refer to the information below to find out more about child protection services.

STATE OR TERRITORY	CHILD PROTECTION AGENCIES	TELEPHONE 24 HOUR	WEBSITE
National	Child Abuse Prevention Services (CAPS) – 24 Hour Help Line	1800 688 009	<a href="http://www.childabuseprevention.com.au">www.childabuseprevention.com.au</a>
ACT	Office for Children, Youth and Family Support	1300 556 729	<a href="http://www.dhcs.act.gov.au/ocyfs">www.dhcs.act.gov.au/ocyfs</a>
NSW	Community Services Helpline	13 2111	<a href="http://www.community.nsw.gov.au">www.community.nsw.gov.au</a>
NT	Department of Health and Families	1800 700 250	<a href="http://www.health.nt.gov.au">www.health.nt.gov.au</a>
QLD	Department of Communities	1800 811 810	<a href="http://www.childsafety.qld.gov.au">www.childsafety.qld.gov.au</a>
SA	Department for Families and Communities Hotline	13 1478	<a href="http://www.dfc.sa.gov.au">www.dfc.sa.gov.au</a>
TAS	Department of Health and Human Services Hotline	1800 001 219	<a href="http://www.dhhs.tas.gov.au">www.dhhs.tas.gov.au</a>
VIC	Department of Human Services	13 1278	<a href="http://www.cyf.vic.gov.au">www.cyf.vic.gov.au</a>
WA	Department for Child Protection	1800 199 008	<a href="http://www.community.wa.gov.au/DCP">www.community.wa.gov.au/DCP</a>

## Forced early marriage

Children under 16 years of age are not allowed to marry. Children between 16 and 18 years of age can only marry with parental consent and if authority from an Australian court allows this.

It is also illegal to take or send a child to another country for forced early marriage or to have someone else organise this.

## Female reproductive health and rights

The practice of female genital mutilation (cutting), or any other act that alters the female genitals and is not done for health reasons, is illegal in Australia. It is also illegal to take or send a child to another country to have it done, or to have someone else organise this.

Women and girls arriving in Australia may have health problems due to the practice and there are services available to help.

STATE OR TERRITORY	FEMALE REPRODUCTIVE RIGHTS	TELEPHONE	WEBSITE
ACT	Sexual Health and Family Planning	02 6247 3077	<a href="http://www.shfpact.org.au">www.shfpact.org.au</a>
NSW	Women's Information and Referral Service (WIRS)	1800 817 227	<a href="http://www.women.nsw.gov.au">www.women.nsw.gov.au</a>
NT	Sexual Assault Referral Centre	08 8922 7156	<a href="http://www.health.nt.gov.au">www.health.nt.gov.au</a>
QLD	Family Planning Queensland (FPQ)	07 3250 0240	<a href="http://www.fpq.com.au">www.fpq.com.au</a>
SA	Women's Information Service (WIS)	1800 188 158	<a href="http://www.wis.sa.gov.au">www.wis.sa.gov.au</a>
TAS	Womens Health Information Line	1800 675 028	<a href="http://www.dhhs.tas.gov.au">www.dhhs.tas.gov.au</a>
VIC	Royal Women's Hospital	03 8345 3058	<a href="http://www.thewomens.org.au">www.thewomens.org.au</a>
	South Eastern Centre Against Sexual Assault – 24 Hour	03 9594 2289	<a href="http://www.secasa.com.au">www.secasa.com.au</a>
WA	Women's Information Service (WIS)	1800 199 174	<a href="http://www.community.wa.gov.au">www.community.wa.gov.au</a>

## Driving

To drive a car in Australia, you must have a driver's licence and always keep it with you when you are driving. The vehicle you are driving must be registered with the government.

See Chapter 1, *What to do soon after arrival* under the heading *Apply for a driver's licence* for information about licences and motor vehicle registration.

Disobeying or breaking traffic laws can result in expensive fines, the loss of your driver's licence or even imprisonment. Parking illegally can also result in expensive fines. If you are a driver involved in a road accident you must report it to the police. It is against the law to use a mobile phone while driving.

If you are involved in a road accident you must report it to the police immediately.

Laws in Australia are strict regarding speed limits and driving after drinking alcohol. It is illegal to drink alcohol or be intoxicated while driving. Permitted blood alcohol levels vary, depending on the state or territory and the class of driver's licence held. Police do random testing of drivers to check whether they are over the legal alcohol limit.

There are seatbelts in all cars for adults and older children. You will require special government approved restraints for young children and babies. The law states that everyone in your car must use a seatbelt or a proper child restraint.

From 2010, laws will require all children up to the age of seven to be restrained in an approved child restraint.

Children up to the age of six months must be restrained in a rear facing child restraint, for example an infant capsule. From six months until the age of four children must be secured in either a rear facing or forward facing child restraint, for example a child safety seat. From four years until the age of seven children must be secured in either a forward facing child restraint or a booster seat with a correctly adjusted and fastened seatbelt or child safety harness.

Young children are not permitted to sit in the front seat of a vehicle. Children up to four years of age must be restrained in the rear of the vehicle. Children aged between four and seven are not permitted to sit in the front seats unless all other seating positions are already occupied by children under seven.

Child restraints must comply with Australian standards, be correctly fitted to the vehicle and properly adjusted for the child.

In some areas it is possible to hire child safety restraints. To find out about the availability of this service in your area go to the Kidsafe website.

### KIDSAFE CONTACT DETAILS

Website

[www.kidsafe.com.au](http://www.kidsafe.com.au)

## Drugs, smoking and drinking

There are many laws about having possession of and using drugs. Breaking drug laws can lead to severe penalties. Drug laws in Australia distinguish between those who use illegal drugs and those who make a business of supplying, producing or selling them.

Smoking tobacco is prohibited in a growing number of places in Australia, including most government offices, health clinics, and workplaces. Smoking in restaurants and shopping centres is also prohibited in most states and territories. Non-smoking areas are usually indicated with a 'no smoking' sign.

It is illegal for a retailer to sell tobacco products to a 'minor' (someone under 18 years of age). It is illegal for anyone else to provide tobacco to a minor in most states and territories.

Drinking alcohol is legal in Australia but only in certain places at certain times. It is against the law for any person to sell or supply alcohol to a person under the age of 18 years. It is also against the law for a person who is under 18 years of age to drink alcohol except on private property such as a private home. Drinking alcohol is also prohibited in some public areas.

More information is available from the following agencies.

	<b>AGENCY OR CAMPAIGN</b>	<b>WEBSITE</b>
National	Australian Drug Information Network (ADIN)	<a href="http://www.adin.com.au">www.adin.com.au</a>
	ADIN – information in languages other than English	<a href="#">Information in other languages</a>
National	National Drugs Campaign	<a href="http://www.drugs.health.gov.au">www.drugs.health.gov.au</a>
National	National Tobacco Campaign	<a href="http://www.quitnow.info.au">www.quitnow.info.au</a>
National	National Alcohol Campaign	<a href="http://www.alcohol.gov.au">www.alcohol.gov.au</a>

## Legal aid

In every state and territory there are organisations that inform people of their legal rights and obligations, and improve their access to the justice system. Legal Aid provides legal advice and help to eligible clients on criminal matters, family breakdown, family violence, migration, mental health, social security, debt and traffic offences.

Refer to the information below to find out more about finding legal assistance in your state or territory.

<b>STATE OR TERRITORY</b>	<b>LEGAL AID AGENCY</b>	<b>TELEPHONE</b>	<b>WEBSITE</b>
ACT	Legal Aid ACT	<b>1300 654 314</b>	<a href="http://www.legalaid.canberra.net.au">www.legalaid.canberra.net.au</a>
NSW	Legal Aid NSW	<b>1300 888 529</b>	<a href="http://www.legalaid.nsw.gov.au">www.legalaid.nsw.gov.au</a>
NT	Northern Territory Legal Aid Commission	<b>1800 019 343</b>	<a href="http://www.nt.gov.au/ntlac">www.nt.gov.au/ntlac</a>
QLD	Legal Aid QLD	<b>1300 651 188</b>	<a href="http://www.legalaid.qld.gov.au">www.legalaid.qld.gov.au</a>
SA	Legal Services Commission of South Australia	<b>1300 366 424</b>	<a href="http://www.lsc.sa.gov.au">www.lsc.sa.gov.au</a>
TAS	Legal Aid Commission of Tasmania	<b>1300 366 611</b>	<a href="http://www.legalaid.tas.gov.au">www.legalaid.tas.gov.au</a>
VIC	Victoria Legal Aid	<b>1800 677 402</b>	<a href="http://www.legalaid.vic.gov.au">www.legalaid.vic.gov.au</a>
WA	Legal Aid Western Australia	<b>1300 650 579</b>	<a href="http://www.legalaid.wa.gov.au">www.legalaid.wa.gov.au</a>

Refer to the links below to find out more about non-government legal assistance organisations.

	<b>NATIONAL LEGAL ORGANISATIONS</b>	<b>WEBSITE</b>
National	Association of Community Legal Centres	<a href="http://www.nacalc.org.au/directory/">www.nacalc.org.au/directory/</a>
National	Children's and Youth Law Centre	<a href="http://www.lawstuff.org.au">www.lawstuff.org.au</a>
National	Women's Justice Coalition	<a href="http://www.nwjc.org.au/wlcaddress.html">www.nwjc.org.au/wlcaddress.html</a>

# 8 Housing

Housing in Australia can be difficult to find and rent can be expensive. It may be particularly difficult for large families to find long term accommodation that suits all their cultural needs. You may need to compromise and take housing that is available at the time.

## Renting a private house or flat

Renting a house or flat is usually done through real-estate agents that act on behalf of landlords or you can rent directly from a private landlord. Rental properties are advertised in newspapers in the 'To let' and 'Accommodation vacant' sections. You can also go to real-estate agent offices and ask to see their list of vacant rental properties.

In Australia, it is preferable to have a written agreement between a tenant and a landlord so any terms and conditions are agreed to and documented. **A 'lease' or a 'residential tenancy agreement' is a written contract** between a tenant and a landlord and will usually be for a fixed period of six or 12 months, however you are entitled to negotiate the time period of the lease with a landlord or their real-estate agent before you sign. You may be able to renew a lease at the end of a fixed term period.

There can be significant costs if you break a lease before the end of the agreed period, so do not commit yourself to a lease that is for longer than you are able to stay. **Do not sign a lease unless you have inspected the property and fully understand the terms and conditions in the document, as it becomes legally binding after you sign it.**

At the start of a tenancy you will generally be asked to pay one month rent in advance as well as a rental bond. A bond is a deposit paid to the landlord and generally should not be more than the monthly rental amount. The landlord or real-estate agent must lodge your bond with the **Residential Tenancies Bond Authority**.

Before you move in the physical condition of the property is recorded in a document called the 'condition report' and is completed by you and the landlord or their real-estate agent. This document can help avoid disagreements when you move out as it records any damage that was already there when you moved into the property. When you leave a rented house or flat you get the bond back if you do not owe any rent when you leave and the property is clean and without damage.

Refer to the link below to find out more about renting in Australia.

	AGENCY	WEBSITE
National	Australian Competition and Consumer Commission – Real-estate services webpage	<a href="http://www.accc.gov.au">www.accc.gov.au</a>

## Rent Assistance

People with low incomes may be eligible for some financial assistance from government sources to help meet the cost of paying the rental bond and the first month rent in advance.

You may also be eligible for **Rent Assistance** that can help you meet your rental payments. Information about these payments is available from Centrelink.

Refer to the link below to find out more about Rent Assistance.

	AGENCY	WEBSITE
National	Centrelink – Accommodation and renting issues webpage	<a href="http://www.centrelink.gov.au">www.centrelink.gov.au</a>

In all states and territories, government agencies also assist people on low incomes with rent assistance and temporary accommodation. Refer also to information below about public housing and emergency housing.

	<b>HOUSING AUTHORITIES</b>	<b>TELEPHONE</b>	<b>WEBSITE</b>
ACT	Housing and Community Services	13 3427	<a href="http://www.dhcs.act.gov.au/hcs">www.dhcs.act.gov.au/hcs</a>
NSW	Housing NSW	1300 468 746	<a href="http://www.housing.nsw.gov.au">www.housing.nsw.gov.au</a>
NT	Housing and Infrastructure	08 8999 8814	<a href="http://www.housing.nt.gov.au">www.housing.nt.gov.au</a>
QLD	Residential Tenancies Authority	1300 366 311	<a href="http://www.rta.qld.gov.au">www.rta.qld.gov.au</a>
SA	Housing SA	13 1299	<a href="http://www.housing.sa.gov.au">www.housing.sa.gov.au</a>
TAS	Housing Tasmania	1300 135 513	<a href="http://www.dhhs.tas.gov.au">www.dhhs.tas.gov.au</a>
VIC	Office of Housing	1300 650 172	<a href="http://www.housing.vic.gov.au">www.housing.vic.gov.au</a>
WA	Department of Housing	1800 093 325	<a href="http://www.housing.wa.gov.au">www.housing.wa.gov.au</a>

## Tenants' rights and responsibilities

In all states and territories there are government authorities that can give you advice on your rights and responsibilities as tenants. Some states and territories have information for tenants in a variety of languages.

Refer to the state or territory agencies below if you need assistance with tenancy and renting issues.

	<b>HOUSING AND FAIR TRADING AUTHORITIES</b>	<b>TELEPHONE</b>	<b>WEBSITE</b>
ACT	ACT Office of Fair Trading	02 6207 0400	<a href="http://www.ors.act.gov.au">www.ors.act.gov.au</a>
NSW	Office of Fair Trading	13 3220	<a href="http://www.fairtrading.nsw.gov.au">www.fairtrading.nsw.gov.au</a>
NT	Consumer and Business Affairs	1800 019 319	<a href="http://www.nt.gov.au">www.nt.gov.au</a>
QLD	Office of Fair Trading	13 1304	<a href="http://www.fairtrading.qld.gov.au">www.fairtrading.qld.gov.au</a>
SA	Office of Consumer and Business Affairs	08 8204 9544	<a href="http://www.ocba.sa.gov.au">www.ocba.sa.gov.au</a>
TAS	Consumer Affairs and Fair Trading	1300 654 499	<a href="http://www.consumer.tas.gov.au">www.consumer.tas.gov.au</a>
VIC	Consumer Affairs Victoria	1300 558 181	<a href="http://www.consumer.vic.gov.au">www.consumer.vic.gov.au</a>
WA	Department of Commerce	1300 304 054	<a href="http://www.commerce.wa.gov.au">www.commerce.wa.gov.au</a>

There are also non-government organisations that advise tenants on their rights.

	<b>TENANTS' WEBSITES</b>	<b>TELEPHONE</b>	<b>WEBSITE</b>
ACT	ACT Tenants Union	02 6247 2011	<a href="http://www.tenantsact.org.au">www.tenantsact.org.au</a>
NSW	Tenants Union NSW		<a href="http://www.tenants.org.au">www.tenants.org.au</a>
NT	NT Tenants Advice Service	1800 812 953	<a href="http://www.dcls.org.au">www.dcls.org.au</a>
QLD	Tenants Union of Queensland	1300 744 263	<a href="http://www.tuq.org.au">www.tuq.org.au</a>
SA	Anglicare Tenants Information and Advocacy Service	08 8305 9459	<a href="http://www.anglicare-sa.org.au">www.anglicare-sa.org.au</a>
TAS	Tenants Union of Tasmania	1300 652 641	<a href="http://www.tutas.org.au">www.tutas.org.au</a>
VIC	Tenants Union of Victoria	03 9416 2577	<a href="http://www.tuv.org.au">www.tuv.org.au</a>
WA	Tenants Advice Service	1800 621 888	<a href="http://www.taswa.org">www.taswa.org</a>

## Buying a house or flat

Houses or flats for sale are usually advertised in the newspaper and may also be advertised on the internet. Real-estate agencies can also give you a list of properties they have for sale. If you are buying a home for the first time in Australia you may be eligible for an Australian Government 'First Home Owner Grant'.

If you need to borrow money to buy a house or flat, contact your bank or other financial institution. In Australia, when buying a property, people usually use a solicitor or conveyancer to check the title deeds and organise the paperwork. Again, **do not sign any contract unless you fully understand all of the terms and conditions.**

Refer to the links below to find out more about buying a house or flat.

	<b>BUYING A HOUSE OR FLAT</b>	<b>WEBSITE</b>
National	Links to state and territory advice on buying a property	<a href="http://www.australia.gov.au">www.australia.gov.au</a>
National	First Home Owner Grant	<a href="http://www.firsthome.gov.au">www.firsthome.gov.au</a>
National	First Home Saver Account	<a href="http://www.fido.gov.au">www.fido.gov.au</a>

## Public housing

If you are receiving a Centrelink payment or are on a low income you can apply to rent public housing. Public housing is accommodation owned by the government that is rented to people on low incomes.

If you receive public housing you will need to pay rent but this will be at a subsidised rate, which is less than renting privately.

The waiting time for public housing varies according to where you want to live, your household size and the urgency of your housing need. The waiting periods can be very long.

Refer below to find out more about public housing in your state or territory.

<b>STATE OR TERRITORY</b>	<b>AGENCY</b>	<b>TELEPHONE</b>	<b>WEBSITE</b>
ACT	Housing ACT	<b>13 3427</b>	<a href="http://www.dhcs.act.gov.au">www.dhcs.act.gov.au</a>
NSW	Housing NSW	<b>1300 468 746</b>	<a href="http://www.housing.nsw.gov.au">www.housing.nsw.gov.au</a>
NT	Territory Housing	<b>08 8999 8814</b>	<a href="http://www.territoryhousing.nt.gov.au">www.territoryhousing.nt.gov.au</a>
QLD	Housing and Homelessness Services	<b>1300 880 882</b>	<a href="http://www.housing.qld.gov.au">www.housing.qld.gov.au</a>
SA	Housing SA	<b>13 1299</b>	<a href="http://www.dfc.sa.gov.au">www.dfc.sa.gov.au</a>
TAS	Housing Tasmania	<b>1300 135 513</b>	<a href="http://www.dhhs.tas.gov.au">www.dhhs.tas.gov.au</a>
VIC	Office of Housing	<b>1300 650 172</b>	<a href="http://www.housing.vic.gov.au">www.housing.vic.gov.au</a>
WA	Department of Housing	<b>08 9222 4666</b>	<a href="http://www.dhw.wa.gov.au">www.dhw.wa.gov.au</a>

## Emergency housing

If you are having difficulty finding suitable housing or are at risk of becoming homeless, the state and territory housing authorities listed above may help you to find crisis accommodation.

For young people who are homeless or at risk of homelessness **Reconnect** is a community based early intervention program. Reconnect uses early intervention strategies to help young people reconnect with their families, education, work and the community.

Find a Reconnect service at the following web address:

<b>RECONNECT PROGRAM</b>	
Web page	<a href="http://www.fahcsia.gov.au">www.fahcsia.gov.au</a>

## Essential household services

Whether you rent or buy, there are a number of household services that you may need to have connected to the property. These include water, electricity and gas. The providers of these services may be government agencies or private companies depending on where you live. Look in the telephone directory for the service providers in your area.

Try to give the providers of these services a few days notice before you expect to move into a new property.

Before signing any contract for household services, you need to be sure that the service you are committing to is needed given your living arrangements. In some cases people have signed up to a three year contract for electricity supply, even though they were living in temporary housing. It is important to **understand the terms and conditions of agreements with suppliers** before making or signing any contracts for household services.

The company will send you a bill regularly with the costs for their service. You should contact them immediately if you are unable to pay the bill by the due date, or if you want to change your billing arrangements.

### **Centrepay**

If you receive a Centrelink income support payment, you can use Centrelink's voluntary bill paying service [Centrepay](#). This service allows you to pay bills by having a regular amount deducted from your Centrelink payment.

Instead of having large bills every month or every three months, your bills are paid in manageable amounts from your payment, making it easier for you to manage your money. Centrepay is easy and convenient to use and you can start, change or cancel deductions at any time to suit your own personal circumstances.

### **Telephone**

Telephone companies are listed in the [Yellow Pages](#) telephone directory under 'Telephone Services' and 'Mobile telephones and accessories'.

Some of these services may require a connection fee. Check with the service provider before you sign their contract. They will send you a bill regularly outlining the costs of their service. You should contact them straight away if you are unable to pay the bill on the due date, or if you prefer to receive smaller bills frequently rather than larger bills at longer intervals.

Telephone calls to other countries can be very expensive and costs can quickly accumulate. You may need to monitor your overseas calls carefully or use a pre-paid call card (available from newsagents).

Many people in Australia have a mobile phone however, calls made from mobile phones can be very expensive. Generally mobile phone calls are timed by minutes or 30 second units including interstate and international calls. **You should take care to fully understand the financial and legal obligations before you decide to buy a mobile phone.**

The **Telecommunications Industry Ombudsman** has produced a number of fact sheets available in English and a number of other languages on a variety of consumer issues.

For more information visit the website or contact:

#### **TELECOMMUNICATIONS INDUSTRY OMBUDSMAN CONTACT DETAILS**

Telephone	<b>1800 062 058</b>
Website	<a href="http://www.tio.com.au">www.tio.com.au</a>

### **Garbage collection and recycling**

The collection of garbage and recyclable materials is generally managed by local government. There are usually separate garbage bins for ordinary household rubbish and recyclable material such as bottles, cans, paper and cardboard. To check garbage and recycling collection days contact your local council or ask your neighbours.

# 9 Employment

## Looking for work

The Australian labour market can be very competitive. How quickly you can find a job depends on economic factors, your qualifications and skills, the type of work you are looking for and particular circumstances that may affect the availability of certain types of work in different parts of the country.

The daily newspapers advertise 'Job vacancies' (or 'Positions vacant'), especially on Saturdays. Job vacancies can also be found on the internet. There are also private employment agencies, which are listed in the [Yellow Pages](#) telephone directory and many online recruitment websites.

## Centrelink

Any Australian resident can register with **Centrelink** or a **Job Services Australia (JSA)** provider for help finding a job. Job Services Australia providers are private, community and government organisations, contracted to the Australian Government to help people find employment.

As a newcomer, it is often a good idea to talk to an experienced employment counsellor or the **Centrelink Career Information Centre** to ensure that your approach to job-seeking is appropriate, particularly if you are having difficulties getting an interview. Centrelink offers a broad range of services and resources to people from diverse linguistic and cultural backgrounds.

You can call Centrelink Employment Services about Newstart Allowance, Widow Allowance, Farm Help, Exceptional Circumstances Relief Payment, Partner Allowance, Special Benefit, and Employment Services Providers, including Job Services Australia.

Centrelink may also refer you for recognition of your qualifications and skills, and can provide advice about other employment services locally.

Centrelink offices are located in cities and major country centres. Office locations are listed under 'Centrelink' in the [White Pages](#) telephone directory and on the Centrelink website.

### CENTRELINK CONTACT DETAILS

Employment Services	13 2850
Multilingual call – help in languages other than English	13 1202
Visit an office	<a href="#">Centrelink 'Find Us' page</a>
Information for newly arrived migrants	<a href="#">Centrelink information page for migrants</a>
Information in languages other than English	<a href="#">Centrelink 'We speak your language' page</a>
Supporting Multicultural Australians brochure	<a href="#">Centrelink Multicultural Australians brochure on-line</a>
Website	<a href="http://www.centrelink.gov.au">www.centrelink.gov.au</a>

## Job Services Australia

**Job Services Australia (JSA)** is the Australian Government initiative that assists people seeking work.

Job Services Australia will give you the help and support you need to find and keep a job. It will provide personalised services that are targeted to your needs, including access to training opportunities and work experience.

If you are a refugee or humanitarian entrant you are entitled to the full range of employment services from the day you arrive in Australia. Other newly arrived migrants may be eligible for more limited employment services. Centrelink or your Job Services Australia provider can give you more information about your eligibility.

Your Job Services Australia provider will work with you to create an Employment Pathway Plan tailored to your individual needs. This plan will set out the training and services that will help you find and keep a job. This help may include writing a resume, gaining work experience and gaining new skills or qualifications. Your provider will also work with local employers, registered training organisations, government, community and health organisations to help you with any problems you may have finding work.

You can get more detailed information at the Job Services Australia website. The site also contains information for job seekers translated into 14 languages.

#### **JOB SERVICES AUSTRALIA CONTACT DETAILS**

Telephone	<b>13 6268</b>
Information in languages other than English	<a href="#">JSA information in languages other than English</a>
Website	<a href="http://www.deewr.gov.au/Employment/JSA">www.deewr.gov.au/Employment/JSA</a>

## **More information**

<b>AGENCY OR SERVICE</b>	<b>TELEPHONE</b>	<b>WEBSITE</b>
Australian Apprenticeships	<b>13 3873</b>	<a href="http://www.australianapprenticeships.gov.au">www.australianapprenticeships.gov.au</a>
Jobguide – for youth employment		<a href="http://www.jobguide.deewr.gov.au">www.jobguide.deewr.gov.au</a>
Jobwise – for mature age employment		<a href="http://www.jobwise.gov.au">www.jobwise.gov.au</a>

## **Qualifications**

It is advisable to have your qualifications formally recognised by the relevant authority in Australia so that it improves your opportunity to work in your profession.

### **Trades qualifications**

If you have trade qualifications in areas such as engineering, construction, metalwork, electrical or catering, Trades Recognition Australia can advise you on how to have those qualifications recognised in Australia. If you live **in Australia**, contact:

#### **TRADE RECOGNITION AUSTRALIA – INQUIRIES WITHIN AUSTRALIA**

Postal address	GPO Box 9880, MELBOURNE VIC 3001
Telephone	<b>1300 360 992</b> or <b>03 9954 2537</b>
Fax	03 9954 2588
Email	<a href="mailto:ARTCenquiries@deewr.gov.au">ARTCenquiries@deewr.gov.au</a>
Website	<a href="http://www.deewr.gov.au/tra">www.deewr.gov.au/tra</a>

For enquiries **from overseas**, contact:

#### **TRADE RECOGNITION AUSTRALIA – INQUIRIES FROM OVERSEAS**

Postal address	GPO Box 9880, CANBERRA ACT 2601, AUSTRALIA
Telephone	<b>+61 2 6121 7456</b>
Fax	+61 2 6121 7768
Email	<a href="mailto:traenquiries@deewr.gov.au">traenquiries@deewr.gov.au</a>
Website	<a href="http://www.deewr.gov.au/tra">www.deewr.gov.au/tra</a>

### **Tertiary qualifications**

If you are looking for work in a specific occupation, you should contact the registration, licensing or professional body listed on the **Australian Skills Recognition Information** website to check whether your qualifications are recognised in Australia.

If you have qualifications and you want to use them in Australia you can contact a state or territory government **Overseas Qualification Unit (OQU)** and they can assess how your qualification compares to an Australian qualification using the Australian Qualification Framework. This service is free.

Refer to the link below for more information.

	AGENCY	WEBSITE
National	Australian Skills Recognition Information website	<a href="http://www.immi.gov.au/asri">www.immi.gov.au/asri</a>
	State and territory government Overseas Qualification Units	<a href="#">List of Overseas Qualification Units</a>

The Department of Education, Employment and Workplace Relations (DEEWR) through Australian Education International – National Office of Overseas Skills Recognition (AEI-NOOSR) provides general information and advice on the comparison of overseas qualifications.

Check with the Overseas Qualification Unit in your state or territory before contacting AEI-NOOSR. They will refer you to AEI-NOOSR if required.

For more information contact:

	AGENCY	TELEPHONE	WEBSITE
National	AEI-NOOSR Hotline	1300 363 079	<a href="http://aei.gov.au/AEI/QualificationsRecognition">aei.gov.au/AEI/QualificationsRecognition</a>

In some cases overseas-trained professionals holding Australian citizenship or permanent residence may be eligible for assistance to pay part or all of their tuition fees (FEE-HELP) for bridging study required for recognition in Australia of professional studies undertaken overseas.

	PROGRAM	TELEPHONE	WEBSITE
National	FEE-HELP	1800 020 108	<a href="http://www.goingtouni.gov.au">www.goingtouni.gov.au</a>

The Assessment Subsidy for Overseas Trained Professionals Program (ASDOT) assists financially disadvantaged, overseas trained professionals. It provides financial support to cover the cost of assessments and examinations that must be passed to qualify for employment in certain professions in Australia.

	PROGRAM	TELEPHONE	WEBSITE
National	Australian Education International – ASDOT	1300 363 079	<a href="http://www.aei.gov.au">www.aei.gov.au</a>

If the documents for your qualifications are not in English, you should get them translated.

See Chapter 2, *Help with English*.

## Rights and protections in the workplace

All workers in Australia are entitled to basic rights and protections in the workplace.

**Fair Work Australia** is the central point of contact for free advice and information about Australia's employment laws for both employers and employees. The Office of the **Fair Work Ombudsman** is part of Fair Work Australia and has its offices in all capital cities and 18 regional locations across Australia.

If you have concerns about how the laws apply in your workplace, the Fair Work Ombudsman can investigate complaints, inquire into workplace practices, start court proceedings and represent workers under the *Fair Work Act 2009*.

If you are an independent contractor, you are also entitled to basic rights and protections in the workplace.

## Minimum pay

All employees in Australia are entitled to be paid at least a minimum wage. What you are entitled to be paid depends on factors including which state or territory you work in, your age, what award you are covered by, and the details of your employment contract.

Your employer must pay you regularly and must not make deductions from your salary (other than for tax purposes) without your permission.

## Conditions of employment

All workers in Australia have minimum conditions of employment. These standards cover working hours, payment for overtime, rest breaks, sick leave and holidays.

## Rights to representation

All workers in Australia have the right to join and be represented by a trade union. Unions provide their members with advice on wages, employment conditions and workplace rights. They help with workplace problems, and bargain with employers about members' pay and employment conditions.

You do not have to tell your employer you are a union member. Your employer must not treat you unfavourably or dismiss you because you are a member of a union.

If you want to join a union but don't know which union to join, you can contact **Unions Australia** for advice. Unions Australia is a membership and advice service run by the Australian Council of Trade Unions. It can also help if you have a question about your rights or entitlements at work.

## Protection against discrimination

You are protected against discrimination and 'adverse action' at work for reasons of your race, religion, gender, pregnancy, sexual preference, disability or for being a member of a trade union.

'Adverse action' includes termination of employment and also covers a range of behaviour falling short of dismissal such as refusing to employ a person, prejudicially altering the position of the employee or treating an employee differently for discriminatory reasons.

## Other workplace rights

You have the right to work in a safe and healthy workplace. If you have been injured at work, you may be entitled to workers' compensation.

Also, your employer cannot treat you unfavourably or dismiss you because you make an inquiry or complaint about your employment (to your employer or to an applicable authority) or because you seek to enforce your rights.

## More information

To be sure you are receiving the correct pay, conditions and workplace rights, or to make a complaint about your employer, you can contact the Fair Work Infoline or go to the Fair Work online information portal.

See below for more information about workplace issues.

<b>NATIONAL AGENCIES</b>	<b>TELEPHONE</b>	<b>WEBSITE</b>
Fair Work Infoline	<b>13 1394</b>	<a href="#">Fair Work online information portal</a>
Fair Work Ombudsman	<b>13 1394</b>	<a href="http://www.fwo.gov.au">www.fwo.gov.au</a> <a href="#">Information in languages other than English</a>
Fair Work Australia	<b>1300 799 675</b>	<a href="http://www.fwa.gov.au">www.fwa.gov.au</a>
Unions Australia	<b>1300 486 466</b>	<a href="http://www.unionsaustralia.com.au">www.unionsaustralia.com.au</a>

## Health and safety in the workplace

In Australia, states and territories have responsibility for making laws about **Occupational Health and Safety (OH&S)** and for enforcing those laws. Each state and territory has workplace health and safety laws that set out the duties of those who play a role in workplace health and safety, including employers and government agencies.

If you feel your workplace is unsafe, you should contact your union or the relevant state or territory authority below.

STATE OR TERRITORY	AGENCY	TELEPHONE	WEBSITE
ACT	WorkCover ACT	<b>02 6205 0200</b>	<a href="http://www.workcover.act.gov.au">www.workcover.act.gov.au</a>
NSW	WorkCover NSW	<b>13 1050</b>	<a href="http://www.workcover.nsw.gov.au">www.workcover.nsw.gov.au</a>
NT	NT WorkSafe	<b>1800 019 115</b>	<a href="http://www.worksafe.nt.gov.au">www.worksafe.nt.gov.au</a>
QLD	WorkCover Queensland	<b>1300 362 128</b>	<a href="http://www.workcoverqld.com.au">www.workcoverqld.com.au</a>
SA	SafeWork SA	<b>1300 365 255</b>	<a href="http://www.safework.sa.gov.au">www.safework.sa.gov.au</a>
TAS	Workplace Standards Tasmania	<b>1300 366 322</b>	<a href="http://www.wst.tas.gov.au">www.wst.tas.gov.au</a>
VIC	WorkSafe Victoria	<b>1800 136 089</b>	<a href="http://www.workcover.vic.gov.au">www.workcover.vic.gov.au</a>
WA	WorkCover Western Australia	<b>1300 794 744</b>	<a href="http://www.workcover.wa.gov.au">www.workcover.wa.gov.au</a>

## Superannuation

Superannuation is a long-term investment for your retirement. Superannuation is known as 'retirement savings' or 'pension income' around the world. In Australia, superannuation is commonly known as 'super'.

Investing in superannuation while you are working helps you to save money for your retirement. Nearly every employed person in Australia is a member of a superannuation fund.

In most cases, your employer is required by law to pay an amount equivalent to nine per cent of your earnings into a superannuation fund of your choice. You can also contribute extra money into your superannuation. To find out if your employer is paying the right amount of money, check with the people who manage your superannuation fund.

Refer to the links below to find out more about superannuation.

	SUPERANNUATION INFORMATION	TELEPHONE	WEBSITE
National	Australian Taxation Office (ATO) Superannuation Infoline	<b>13 1020</b>	<a href="http://www.ato.gov.au/super">www.ato.gov.au/super</a>
National	Australian Securities and Investment Commission (ASIC)	<b>1300 300 630</b>	<a href="http://www.fido.asic.gov.au">www.fido.asic.gov.au</a>

# 10 Money

## Financial services

In Australia, you will find a large range of banking, insurance, superannuation and investment products and services. Financial products and services may only be sold by a business that is licensed by the government. It is against the law to sell financial services without a licence.

### UNDERSTANDING MONEY

Website [www.understandingmoney.gov.au](http://www.understandingmoney.gov.au)

There are some dishonest people who might try to trick you into giving them your money. If you have a complaint about depositing money, business loans, insurance, superannuation, investing and financial advice or you are unsure or suspicious about an investment, contact the **Australian Securities and Investments Commission (ASIC)**.

### AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION

Telephone **1300 300 630**  
Website [www.fido.asic.gov.au](http://www.fido.asic.gov.au)

## Banking

Banking services are provided by banks, building societies and credit unions. To withdraw money you can go into a bank or use your debit card and your **PIN** (Personal Identification Number) to get cash from an **ATM** (Automatic Teller Machine). Do not write your PIN on your debit card. **If your debit card is stolen or lost – tell your bank immediately.**

Go to the web pages below for further information about banking.

### BANKING INFORMATION

### WEBPAGE

Australian Competition and Consumer Commission – Bank fees and credit card surcharges webpage	<a href="http://www.accc.gov.au">www.accc.gov.au</a>
Australian Competition and Consumer Commission – Internet banking webpage	<a href="http://www.accc.gov.au">www.accc.gov.au</a>
Australian Bankers Association – Bank account basics webpage	<a href="http://www.bankers.asn.au">www.bankers.asn.au</a>

## Taxation

In Australia, tax is paid out of money you earn from a job, business or investment to the government.

The **Australian Taxation Office (ATO)** collects taxes from individuals and businesses to pay for important community services like hospitals, schools, roads and railways.

A [tax file number \(TFN\)](#) is a unique number issued to individuals or organisations by the Australian Taxation Office for identification and record keeping purposes. Apply for your tax file number as a first priority.

The fastest way to get a tax file number is through the internet. Online tax file number registration is available 24 hours a day, seven days a week and all that is required is your passport details and your Australian address. After about 10 days you should receive your new tax file number in the mail.

Application forms are also available from [Centrelink offices](#), from the ATO website or by ringing the tax file number Helpline. If you complete an application form to get a tax file number, the processing time for the issue of your tax file number is 28 days from the day the form is received by the ATO.

You should protect your tax file number and not store it where it can be stolen such as your wallet, purse or mobile phone. Allowing someone else to use your tax file number, selling it or giving it away can cause serious problems for you.

When you start work, your employer will ask you to complete a tax file number declaration form on which you need to write down your tax file number. If you do not have a tax file number, your employer must take the maximum amount of tax from payments made to you.

If you earn any income in a financial year (between 1 July and 30 June), you must lodge an **Income Tax Return** with the ATO by 31 October of that year, unless other arrangements have been made. As a resident you are subject to Australian law and are generally required to disclose all income received from inside or outside Australia when completing your income tax return.

You can get free help preparing your tax return if you are a low income earner. This free service is called **Tax Help**. Through Tax Help Centres, trained volunteers help you complete and lodge your tax return. Tax Help is available from 1 July through to 31 October each year.

Australia has a **Goods and Services Tax (GST)** of 10 per cent on most items. The Goods and Services Tax is included in the price you are asked to pay. Some things such as basic food, most education and health services, eligible child care and nursing home care are GST-free.

#### AUSTRALIAN TAXATION OFFICE CONTACT DETAILS

Telephone (including Tax Help)	<b>13 2861</b>
Business and GST enquiries	<b>13 2866</b>
Apply for a tax file number online	<a href="#">Online individual tax file number registration</a>
Visit an office	<a href="#">ATO shopfront locations</a>
Information in languages other than English	<a href="#">Taxation information in languages other than English</a>
Website	<a href="http://www.ato.gov.au">www.ato.gov.au</a>

### Overseas assets, investments and income

Australian residents are taxed on their worldwide income and must declare all foreign income in their income tax return. Whether you are a resident of Australia for tax purposes has to be determined on a case by case basis. The Australian Taxation Office (ATO) has information on its website that will help you understand your tax obligations.

The ATO can provide information about treatment of income such as:

- from investments such as securities and rental properties
- interest and royalties
- business activities overseas
- pensions from overseas.

If you have taxable income from overseas, you must declare it even if tax was taken out in the country where you earned the income. If foreign income is taxable in Australia, and you paid foreign tax on it, you may be entitled to a foreign tax credit.

You must declare foreign income that is exempt from Australian tax. This foreign income may be taken into account when working out the amount of tax you owe.

If your financial affairs are complex you may want to use a tax agent or to seek advice from the Australian Taxation Office.

### Taxation and business

If you are thinking of running a business in Australia, you will need a tax file number and an Australian Business Number (ABN). You also need to register for Goods and Services Tax (GST) if your annual turnover exceeds AUD75 000. You will need to pay tax on your business's income and you may need to pay tax on capital gains you make if you sell your business or asset.

Australian law also requires that you pay money into a superannuation account for each person you employ and that you take tax out of your employees pay and send it to the Tax Office.

To help businesses and individuals understand their tax entitlements and obligations, the Tax Office offers a range of help and information. This includes English and translated publications.

See the Australian Taxation Office contact details above.

## Loans and credit

Taking out a loan or using credit is when you borrow money and agree to pay it back at a later date with an additional charge, known as interest. Some of the different types of loans are personal loans, home loans, credit cards and overdrafts.

The cost of a loan will vary greatly depending on the type of loan, the lender, how long you take to pay it back, the interest rate and fees and charges. **It is important that you do not take on a loan or use your credit card if you cannot afford to repay it.**

### AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION

Advice on credit, loans and borrowing

[www.fido.asic.gov.au](http://www.fido.asic.gov.au)

## Insurance

Insurance is when you pay an amount of money each year to give you financial protection against loss or damage. The insurer agrees to compensate you for a loss rather than you having to pay for that loss yourself.

Common types of insurance are home building insurance, home contents insurance, travel, life and car insurance. It is important to understand any insurance policy and how much it will cost before you agree to enter into an insurance agreement.

There are different types of car insurance available in the market. If you own a car it is compulsory to have third party insurance to cover you if you injure another person in an accident. You may also like to take out comprehensive car insurance that provides wider insurance cover. This insurance can help cover the costs of any damage to your car (and the other person's car) if you are in an accident, or if your car is stolen.

### AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION

Advice on how insurance works

[www.fido.asic.gov.au](http://www.fido.asic.gov.au)

## Getting financial advice

The **Financial Information Service (FIS)** in Centrelink can provide you with expert information about financial issues. The Financial Information Service is a free and independent service available over the telephone, in person or through financial education seminars.

Refer below to find out more about seminars or to make a seminar booking.

CENTRELINK FINANCIAL INFORMATION SERVICE	TELEPHONE	WEBSITE
Financial Information Service (FIS)	13 2300	<a href="http://www.centrelink.gov.au">www.centrelink.gov.au</a>
Booking to attend Financial Information Seminars	13 6357	<a href="#">Seminar bookings</a>

## Financial counsellors

Financial counsellors provide information to people in financial difficulty. A thorough assessment of an individual or family's situation is followed by identifying what can be done to address the financial problems, and the possible advantages and disadvantages of those choices.

To find a financial counsellor near you, contact the **Australian Securities and Investments Commission (ASIC)** or go to ASIC's website.

### AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION

Telephone

1300 300 630

Advice on financial counselling

[www.fido.asic.gov.au](http://www.fido.asic.gov.au)

## Consumer protection

Each state and territory has a government office that deals with consumer matters and fair trading. They can provide information and advice to consumers on issues such as renting and accommodation, buying or selling a home, building and renovating, buying a car, shopping, warranties, lay-bys, refunds, credit and trading.

Refer to the links below to find out more about consumer protection and fair trading.

STATE OR TERRITORY	CONSUMER AGENCY	WEBSITE
National	Australian Competition and Consumer Commission (ACCC)	<a href="http://www.accc.gov.au">www.accc.gov.au</a>
ACT	Office of Regulatory Services	<a href="http://www.ors.act.gov.au">www.ors.act.gov.au</a>
NSW	NSW Fair Trading	<a href="http://www.fairtrading.nsw.gov.au">www.fairtrading.nsw.gov.au</a>
NT	Consumer Affairs	<a href="http://www.nt.gov.au/justice/consaffairs">www.nt.gov.au/justice/consaffairs</a>
QLD	Office of Fair Trading	<a href="http://www.fairtrading.qld.gov.au">www.fairtrading.qld.gov.au</a>
SA	Office of Consumer and Business Affairs	<a href="http://www.ocba.sa.gov.au">www.ocba.sa.gov.au</a>
TAS	Consumer Affairs and Fair Trading	<a href="http://www.consumer.tas.gov.au">www.consumer.tas.gov.au</a>
VIC	Consumer Affairs Victoria	<a href="http://www.consumer.vic.gov.au">www.consumer.vic.gov.au</a>
WA	Consumer Protection	<a href="http://www.commerce.wa.gov.au">www.commerce.wa.gov.au</a>

**Ombudsman** offices are independent authorities that investigate complaints about government organisations and private companies in some industries. They can take action to stop unlawful, unjust or discriminatory treatment, or intervene to try to get a fairer outcome for you.

Refer below to find information about the Commonwealth Ombudsman. This site also provides links to related sites such as state, territory and industry related ombudsman offices.

### COMMONWEALTH OMBUDSMAN CONTACT DETAILS

Telephone	<b>1300 362 072</b>
Website	<a href="http://www.ombudsman.gov.au">www.ombudsman.gov.au</a>

The **Australian Communications and Media Authority (ACMA)** investigates complaints about inappropriate content on broadcasting services such as the television and radio, and the internet. Complaints should be made first to the owner of the service. If the complaint is not resolved, you can send your complaint to the ACMA.

### AUSTRALIAN COMMUNICATIONS AND MEDIA AUTHORITY CONTACT DETAILS

Telephone	<b>1800 226 667</b>
Website	<a href="http://www.acma.gov.au">www.acma.gov.au</a>

The **Australian Competition and Consumer Commission (ACCC)** gives consumers some protection against unfair business practices in the fields of pricing, anti-competitive and unfair market practices, and product safety.

### AUSTRALIAN COMPETITION AND CONSUMER COMMISSION CONTACT DETAILS

Telephone	<b>1300 302 502</b>
Advice on financial counselling	<a href="http://www.accc.gov.au">www.accc.gov.au</a>

# 11 Social security

The Australian Government delivers services to assist people to become self-sufficient and support those in need through an agency called **Centrelink**. Social security is provided mainly through Centrelink while the **Family Assistance Office** provides assistance to families.

There are many rules that affect payments administered by Centrelink and the Family Assistance Office. The information provided here is a general guide only and you should discuss your specific needs with these agencies.

You can find Centrelink office locations and Family Assistance Office locations in your local [White Pages](#) telephone directory.

## Centrelink payments

The first step in claiming a social security payment is to register an '**Intent to Claim**'. This lets Centrelink know you will be applying for a payment soon. You or someone on your behalf may register your Intent to Claim online, in person, by telephone, mail or fax.

If your application for a Centrelink payment or concession card is approved, your payment or concession card could start from the day you registered the Intent to Claim (if you qualified for the payment or concession card on that date and you have returned your completed claim form within 14 days).

Access to Centrelink payments will depend on your visa class, whether you are a holder of a permanent visa or temporary visa, residency and your particular circumstances, including your income and assets. Even if you become a permanent resident of Australia, a waiting period for Centrelink payments applies for most income support payments. See information under the heading *Waiting periods* below.

You must have a tax file number (TFN) in order to receive any income support payments. Centrelink can provide you with a tax file number application form that you can lodge with the Australian Taxation Office.

### Centrepay

If you receive a Centrelink income support payment, you can use Centrelink's voluntary bill paying service [Centrepay](#). This service allows you to pay bills by having a regular amount deducted from your Centrelink payment. Instead of having large bills every month or every three months, your bills are paid in manageable amounts from your payment, making it easier for you to manage your money.

## Waiting periods

You have to live in Australia as a permanent resident for two years before you can get most social security payments, including unemployment, sickness, student, carer and a number of other payments.

Access to income support payments will depend on your visa class, that is whether you are a holder of a permanent visa or a temporary visa, and your particular circumstances including your income and assets. Only periods spent in Australia as a permanent resident count towards the waiting period. To be eligible for age and disability pensions, you generally have to live in Australia for 10 years. There is no waiting period for Family Assistance payments.

New Zealand citizens who arrive in Australia using a Special Category visa (SCV) are generally not entitled to most income support payments unless they were in Australia on 20 February 2001 or for 12 months in the two years immediately prior to this date. If you arrive in Australia after this date as a Special Category visa holder you will generally need to apply for and be granted a permanent resident visa and serve a waiting period **after** the permanent visa is granted before you will be eligible for payments. A Special Category visa holder may still be entitled to Family Assistance payments (see below) or some Health Care Cards. There is also a Social Security Agreement with New Zealand that covers Age Pension and Disability Support Pension and Carer Payment in limited situations.

## Waiting period exemptions

Refugee and humanitarian entrants are exempt from the 104 week waiting period. This also applies to their partners and dependent children if the relationship existed when the refugee or humanitarian entrant arrived in Australia.

Similarly, the partners and dependent children of Australian citizens and people who have been permanent residents for at least two years are exempt from the waiting period. There may also be other exemptions that apply.

Most payments are only available to people who live in Australia and have permission to remain permanently. A payment called **Special Benefit** may be available during the waiting period, if you are in hardship because of a substantial change of circumstances beyond your control. This payment is only available in very limited circumstances. Not being able to find a job or running out of money are not sufficient reasons to qualify for Special Benefit. If you have migrated with an Assurance of Support, your assurer will be responsible for repaying the amount that has been paid to you.

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

If you become widowed, disabled or a sole parent after becoming an Australian resident, you may be eligible for an allowance or pension. You may also be able to get a pension without having lived in Australia for 10 years if you are covered by an international social security agreement. As at January 2010, Australia has [social security agreements](#) with 23 countries.

## Crisis Payment for refugees and humanitarian entrants

**Crisis Payment** for newly arrived humanitarian entrants is a one-off payment that provides additional financial support to help with the initial settlement needs of those who are eligible. The amount of Crisis Payment is equal to a one week payment of a person's basic Centrelink payment (excluding add-ons such as Rent Assistance or Pharmaceutical Allowance).

Humanitarian entrants who arrived in Australia for the first time on or after 1 January 2008 and hold one of the following visas are eligible for Crisis Payment:

- subclass 200 – Refugee
- subclass 201 – In-country Special Humanitarian
- subclass 202 – Global Special Humanitarian
- subclass 203 – Emergency Rescue, and
- subclass 204 – Woman at Risk.

To qualify for the payment, a humanitarian entrant must be eligible for a Centrelink pension or benefit, be in financial hardship, and be in Australia on the day of the claim. You **must claim within seven days of arriving in Australia** or contact Centrelink with an Intent to Claim within seven days of arrival and lodge a claim within 14 days of that contact.

## Proving your identity to Centrelink

You must provide identification documents (passport and travel documents, bank account details and accommodation details) to Centrelink when applying for payments. If your documents are not in English, Centrelink can arrange to have them translated.

More information about identification requirements is available by downloading the fact sheet 'Proving your identity to Centrelink' from the Centrelink website. See below for contact details.

## Help in your language

### Centrelink Multilingual Call Centre

You can ring the Centrelink Multilingual Call Centre on 13 1202 to speak to a Centrelink staff member in your language.

### Translated information

Centrelink has a lot of information about its services and payments including an extensive range of translated information. For more information about translated Centrelink publications, call 131 202 or visit the website and select *We speak your language* on the Centrelink home page.

### Interpreters

If you do not speak English, Centrelink can provide an interpreter for your appointment. The interpreter may help you in person or speak to you over the telephone. This service is free of charge.

### Centrelink Multicultural Service Officers

Multicultural Services Officers (MSOs) work with migrant and refugee communities. They provide information about programs and services to customers and communities and consult widely to help Centrelink improve its services.

## Young people

If you have children over 16 years of age, they may be eligible for social security payments such as Youth Allowance or Austudy.

#### CENTRELINK CONTACT DETAILS

Youth and Student Services	<b>13 2490</b>
Multilingual call – help in languages other than English	<b>13 1202</b>
Visit an office	<a href="#">Centrelink office locations</a>
Services for young people	<a href="#">Centrelink information on Youth Teams</a>
Proving your identity to Centrelink	<a href="#">Centrelink information on proving your identity</a>
Information in languages other than English	<a href="#">Centrelink information in languages other than English</a>
Information for newly arrived migrants	<a href="#">Centrelink 'Moved to Australia' webpage</a>
Website	<a href="http://www.centrelink.gov.au">www.centrelink.gov.au</a>

## Assurance of Support

Some migrants may be required to provide an Assurance of Support with or without a bond, depending on their visa type, before their visa applications can be approved. An Assurance of Support is an undertaking given by an Australian citizen or permanent resident that they will provide financial support to you for the duration of the Assurance of Support period and be responsible for any social security payments that may be made to you.

If you migrate with an Assurance of Support and apply for and receive a social security payment during the Assurance of Support period, your assurer will be responsible for repaying the amount paid to you.

If the Assurance of Support includes a bond, and you receive a social security payment during the Assurance of Support period the amount paid to you will be first deducted from the bond and your

assurer will be responsible for the amount paid to you in excess of the bond amount. This is regardless of whether you have served the waiting period or you have a waiting period exemption.

Contact Centrelink on 13 2850 to find out what payments are recoverable under the Assurance of Support scheme.

## Other Centrelink services

Centrelink offers a range of services, including the following:

<b>CENTRELINK SERVICE</b>	<b>TELEPHONE</b>	<b>HELP AVAILABLE</b>
Australian Apprenticeships	<b>13 3633</b>	Find out more about the Australian Apprenticeships Initiative.
Centrelink International Services	<b>13 1673</b>	Enquiries about moving or travelling outside Australia, claiming payments while outside Australia, or receiving payments from other countries.
Customer Relations	<b>1800 050 004</b>	Use this number to offer compliments, complaints and suggestions.
Debt Recovery	<b>13 6330</b>	Enquiries about repayment of a Centrelink debt.
Disability, Sickness and Carers	<b>13 2717</b>	Enquiries about Disability Support Pension, Mobility Allowance, Carer Payment, Carer Allowance, and Sickness Allowance.
Employment Services	<b>13 2850</b>	Enquiries about Newstart Allowance, Widow Allowance, Farm Help, Exceptional Circumstances Relief Payment, Partner Allowance, Special Benefit, and Employment Services Providers, including Job Services Australia.
Family Assistance Office	<b>13 6150</b>	Family Tax Benefit Part A and B, Child Care Benefit, Parenting Payment, Double Orphan Pension, Health Care Cards, Baby Bonus, Maternity Immunisation Allowance, and Jobs, Education and Training (JET) enquiries.
Financial Information Service (FIS) Booking Service	<b>13 6357</b>	Make a booking for a Financial Information Service seminar.
Foreign Income Exchange Rate Line	<b>1800 050 041</b>	For Information about foreign income exchange rates.
Online Services Support	<b>13 2307</b>	Get help using Centrelink's online services.
Report Employment Income	<b>13 3276</b>	Find out about how to report your employment income and activity test details.
Retirement Services	<b>13 2300</b>	Age Pension, Pensioner Concession Cards, Widow B Pension, Wife Pension, and Commonwealth Seniors Health Card enquiries.
Self Service	<b>13 6240</b>	Find out about Centrelink's online services.
Youth and Student Services	<b>13 2490</b>	Enquiries for Youth Allowance, Austudy, and Pensioner Education Supplement.

## Family Assistance payments

If you have dependent children, the Australian Government offers a range of payments through the **Family Assistance Office** to support families with their work and family responsibilities.

Generally, you must hold a permanent visa in order to be eligible but there are some exceptions. There is no waiting period for these payments. It is important to understand that Family Assistance payments are not enough to live on and are only intended to assist with the costs of supporting children. You can only get Family Assistance payments if your other income is below a certain amount.

The main Family Assistance payments include Family Tax Benefit, Child Care Benefit, Child Care Rebate, and Maternity Immunisation Allowance. The amount of these benefits you may be entitled to will depend on your family circumstances, including the age and number of children and on your family's total annual income.

The Baby Bonus Payment also provides money to help with the extra costs of a new baby.

The Family Assistance Office offers information about its services and payments. For newly arrived migrants and for anyone whose primary language is not English, a range of translated information about Family Assistance is available. To receive a copy of a translated fact sheet about a Family Assistance payment, call 13 1202 or visit the Family Assist website and select Multilingual Services.

For more information about Family Assistance payments or advice on what you may be eligible to claim, contact the Family Assistance Office.

Family Assistance services are available in all Medicare offices and Centrelink offices.

#### **FAMILY ASSISTANCE OFFICE CONTACT DETAILS**

Family Assistance Services	<b>13 6150</b>
Family Assistance Office multilingual call – help in languages other than English	<b>13 1202</b>
Visit an office	<a href="#">Centrelink / Family Assistance Office locations</a>
Information in languages other than English	<a href="#">Family Assistance information in languages other than English</a>
Website	<a href="http://www.familyassist.gov.au">www.familyassist.gov.au</a>

## **Someone to deal with Centrelink or the Family Assistance Office for you**

You can nominate another person or organisation – called a 'nominee', to act on your behalf in your dealings with Centrelink and/or the Family Assistance Office. More information about authorising someone to represent you can be found on the Centrelink website at [www.centrelink.gov.au](http://www.centrelink.gov.au)

## **Your rights and responsibilities**

There are certain rules and conditions you must meet to receive payments. If you don't, your payments may be affected and even stopped.

### **Centrelink**

If you receive a payment, you must tell Centrelink about changes in your circumstances to make sure you are paid the correct amount. This includes:

- changes to your income
- changes in your living arrangements
- if you marry or separate
- if you start or stop studying
- if you start or stop working.

You must also read all letters that Centrelink sends you and respond if necessary.

### **Family Assistance Office**

If you receive a payment, you are required to notify the Family Assistance Office of any changes in your family's circumstances that may affect your entitlement. Visit the Family Assistance website for more information about your rights and responsibilities.

## **Privacy of your information**

Your personal information can only be released by Centrelink or the Family Assistance Office where the law allows or where you have given permission.

## **Other assistance for low income earners**

Depending on income, employment, age, student or Centrelink beneficiary status, people with a low income can be eligible for a range of concessions. This includes a lower-price or cost-free access to key services offered by government agencies, community organisations and some businesses. Most service providers will tell you what concessions they offer.

# 12 Transport

Australia is a large country with many of its cities and towns separated by big distances. There are many transport options you can use to go across your town or across the country.

## Public transport

Public transport is owned or operated by government authorities and you pay to use it for a set journey.

There are a number of forms of public transport in Australia including buses, trains, trams and ferries. You will need to pay a fare or buy a ticket to use most services. Concessions are generally available for students, seniors and Health Care Card holders.

Brochures and timetables are available from many local government councils and visitor centres, railway stations, libraries and public information centres.

For information about government operated transport in your state or territory, including ticketing, timetables and concessions, go to the websites below.

STATE OR TERRITORY	PUBLIC TRANSPORT AGENCY	WEBSITE
ACT	ACTION	<a href="http://www.action.act.gov.au">www.action.act.gov.au</a>
NSW	Transport NSW	<a href="http://www.131500.com.au">www.131500.com.au</a>
NT	NT Transport Group	<a href="http://www.nt.gov.au/transport/public">www.nt.gov.au/transport/public</a>
QLD	Translink	<a href="http://www.translink.com.au">www.translink.com.au</a>
SA	Transport SA	<a href="http://www.transport.sa.gov.au">www.transport.sa.gov.au</a>
TAS	Metro Tasmania	<a href="http://www.metrotas.com.au">www.metrotas.com.au</a>
VIC	Metlink	<a href="http://www.metlinkmelbourne.com.au">www.metlinkmelbourne.com.au</a>
WA	Public Transport Authority	<a href="http://www.pta.wa.gov.au">www.pta.wa.gov.au</a>

## Bus and ferry services

Commercial bus and ferry details are listed in the [Yellow Pages](#) telephone directory under 'Bus and Coach' and ferry companies are listed under 'Ferries'.

## Taxi services

Taxis operate 24 hours a day in most parts of Australia. A meter on the dashboard of the taxi shows the fare. Taxi companies are listed in the [Yellow Pages](#) telephone directory under 'Taxi cabs'. Most cities have special taxis available for people using a wheelchair or with a disability.

## Private vehicles

Private transport is transport that you own and use as you wish. Most Australians use cars or motor bikes for private transport. Walking and cycling are other options.

Hitchhiking, that is getting a free ride with a stranger in their car, is considered unsafe and not recommended.

New and second-hand vehicles are advertised for sale in newspapers and magazines and are also available from new car showrooms and second-hand car yards. The purchase price of a car does not usually include the cost of registration, stamp duty (which is like a sales tax) and compulsory insurance. These costs usually have to be paid separately by the buyer.

For more information on car registration and compulsory insurance, see Chapter 7, *Australian law* under the heading *Driving*.

For information about borrowing money to purchase a vehicle, contact your bank or a finance company. **Remember to make sure you understand all terms and conditions before you sign any contracts for finance.**

If you buy a car and the former owner has a debt that has not been repaid on the vehicle, the car could be repossessed or taken legally by the company that holds the debt. To check if the former owner owes money on the vehicle contact the Registrar of Encumbered Vehicles (REVS). The NSW Register is linked to the Victorian, Queensland and South Australian Registers. NSW operates register services for the ACT and Northern Territory. You will need to check the WA Register of Encumbered Vehicles for cars registered in Western Australia.

The REVS can also tell you if the vehicle is reported to the police as stolen, deregistered due to unpaid traffic fines, or is recorded with the RTA as a write-off, or recorded with the Commissioner for Fair Trading as having possible odometer interference (tampering with the mileage display).

REGISTRAR OF ENCUMBERED VEHICLES (REVS)	TELEPHONE	WEBSITE
NSW REVS – covering ACT, NSW, NT, QLD, SA and VIC	13 3220	<a href="http://www.revs.nsw.gov.au">www.revs.nsw.gov.au</a>
TAS Transport	1300 851 225	<a href="http://www.transport.tas.gov.au">www.transport.tas.gov.au</a>
WA REVS	1300 304 024	<a href="http://bizline.commerce.wa.gov.au">bizline.commerce.wa.gov.au</a>

In every state and territory there are motorists' associations, that provide services such as vehicle inspections for potential buyers of second hand vehicles, touring information, insurance, and road service (in case your vehicle breaks down). Many of their services are available to non-members as well as members, and extend to cover members through sister organisations in other states and territories.

STATE OR TERRITORY	MOTORIST ASSOCIATIONS	TELEPHONE	WEBSITE
National	Australian Automobile Association	02 6247 7311	<a href="http://www.aaa.asn.au">www.aaa.asn.au</a>
ACT	National Road Motorists Association (NRMA)	13 1122	<a href="http://www.nrma.com.au">www.nrma.com.au</a>
NSW	National Road Motorists Association (NRMA)	13 1122	<a href="http://www.nrma.com.au">www.nrma.com.au</a>
NT	Automobile Association of Northern Territory (AANT)	08 8925 5901	<a href="http://www.aant.com.au">www.aant.com.au</a>
QLD	Royal Automobile Club of Queensland (RACQ)	13 1905	<a href="http://www.racq.com.au">www.racq.com.au</a>
SA	Royal Automobile Association (RAA)	08 8202 4600	<a href="http://www.raa.net">www.raa.net</a>
TAS	Royal Automobile Club of Tasmania (RACT)	13 2722	<a href="http://www.ract.com.au">www.ract.com.au</a>
VIC	Royal Automobile Club of Victoria (RACV)	13 7228	<a href="http://www.racv.com.au">www.racv.com.au</a>
WA	Royal Automobile Club (RAC)	13 1703	<a href="http://www.rac.com.au">www.rac.com.au</a>

You need a current driver's licence to drive in Australia. For information about getting a driver's licence, see Chapter 1, *What to do soon after arrival*.

**Note:** Australian traffic laws are very strict. See Chapter 7, *Australian law* under the heading *Driving*.

# 13 Education and child care

## Child care

Children who are not old enough to go to school can be cared for through formal child care services while their parents go to work, attend training or study. There are many types of full-time and part-time child care services available for children too young to go to school and for outside of school hours. Suitable child care places can be difficult to find and it is recommended that you investigate options well before they are needed.

Child care options include **child care** or **day care** centres, and **family day care** where children are looked after by another parent along with their own family. Children can also attend **preschools** or **kindergartens** that prepare children for school. You can find listings in the [Yellow Pages](#) telephone directory.

You can call the National Child Care Access Hotline (see below) to find out about:

- child care services in your area
- types of child care available and possible vacancies
- government help with the cost of care
- services for special needs children
- services for children from various cultural backgrounds.

While you are attending **Adult Migrant English Program (AMEP)** classes, you may be eligible for free child care for your under-school-age children. If you progress to a different study program after completing your AMEP entitlement it is important to review child care payment arrangements as other programs do not cover these costs.

NATIONAL CHILD CARE INFORMATION SERVICES	TELEPHONE	WEBSITE
Child Care Access Hotline – 8.00 am – 9.00 pm, Monday to Friday	1800 670 305	<a href="http://www.fahcsia.gov.au">www.fahcsia.gov.au</a>
Childcare Accreditation Council – Child care location search		<a href="http://www.ncac.gov.au">www.ncac.gov.au</a>
Childcare Accreditation Council – information in languages other than English		<a href="#">National Childcare Accreditation Council 'Translated information'</a>
Childcare Accreditation Council – Information About Choosing and Using Child Care		<a href="#">National Childcare Accreditation Council 'Choosing' page</a>
Family Assistance Office – Things You Should Know About Child Care	13 6150	<a href="http://www.familyassist.gov.au/">www.familyassist.gov.au/</a>
Department of Education, Employment and Workplace Relations – Early Childhood		<a href="http://www.deewr.gov.au/EarlyChildhood">www.deewr.gov.au/EarlyChildhood</a>
My Child webpage	13 3684	<a href="http://www.mychild.gov.au">www.mychild.gov.au</a>

## Child playgroups

There are also **playgroups**, where parents and their young children get together for the children to play together and for the parents to make friendships and share information.

See below to find the location of a playgroup near you.

AGENCY	TELEPHONE	WEBSITE
National Playgroup Australia	1800 171 882	<a href="http://www.playgroupaustralia.com.au">www.playgroupaustralia.com.au</a>

## Schools

Preschools are available for all four-year-old children. Preschool helps children to develop physically, emotionally and socially in the year before going to school.

In Australia children must attend school from five years of age until they finish Year 10. After Year 10 they must participate in full-time education, training or employment or a combination of these activities (at least 25 hours per week) until they finish Year 12 or reach 17 years of age.

Generally, they attend **primary school** until they are 12 or 13 years old and then attend **high school** (or 'secondary school') until they are 17 or 18 years old. Some **colleges** (senior secondary schools) take only students in Years 11 and 12 who are preparing for final high school examinations.

You can send your children to either a government or a non-government school. To find schools in your area, look under 'Schools' in the [White Pages](#) telephone directory.

**Government schools** provide free education. However, most schools ask for a small fee or a voluntary contribution to enhance the school's educational and sporting programs. There are additional educational materials or services that parents are expected to provide or pay the school to provide. Parents may need to provide their children with pencils, pens, textbooks and school uniforms (where appropriate).

Students holding temporary visas may be required to pay full school fees. You have to check with individual schools for details.

**Non-government schools** charge fees, and they may have a religious affiliation or a particular educational philosophy. Parents who want to find out about private education can make an appointment with the relevant non-government educational authority or contact the selected school directly.

If you need **before** or **after school care** or **school holiday programs** ask the selected school about these programs. These programs are available to look after your children while you go to work.

### Non-English speaking school children

In most states and territories, newly arrived children who do not speak English can enrol directly in English language schools and English language centres, which provide intensive English programs designed for children. These schools are located in metropolitan areas and in some larger country towns. For more information about English language programs for school children ask at your nearest government school.

### Interpreters

Parents and carers who speak limited or no English can ask the school for an interpreter to be present when discussing matters involving their children. They can also ring the **Translating and Interpreting Service (TIS National)** to contact the school.

#### TIS NATIONAL CONTACT DETAILS

Telephone Interpreter Service

13 1450

Website

[www.immi.gov.au/tis](http://www.immi.gov.au/tis)

### Enrolment

To enrol your child in a school, contact the school by telephone or in person. You will need to take your visa or entry to Australia documents, proof of your child's date of birth, and any papers including school reports relating to their previous education. You may also need to show immunisation documents. See Chapter 14, *The health system* under the heading *Immunisation*.

### Student concession cards

In some states and territories students may be able to receive a student card that entitles them to significant discounts when paying for many services, for example when catching public transport.

## Vocational Education and Training

**Vocational Education and Training (VET)** courses are for people who want technical skills, trade skills, or skills to help them get a specific job. There are many vocational training courses in areas such as information technology, business services, art and media, tourism and hospitality, child care, transport and logistics, construction, mining, manufacturing and rural industries.

The courses are provided in **Technical and Further Education (TAFE)** Institutes, Adult and Community Education (ACE) organisations and Registered Training Organisations (RTOs). Secondary school students can also take Vocational Education and Training courses in their final years at school. Fees are charged for Vocational Education and Training courses and students often need to buy their own books, materials or equipment. Students must complete secondary school to qualify for some courses.

See below to find out more about Vocational Education and Training courses and what is available in your state or territory.

VOCATIONAL EDUCATION AND TRAINING (VET)		TELEPHONE	WEBSITE
National	VET Information Gateway		<a href="http://www.training.com.au">www.training.com.au</a>
National	National Training Information Service (NTIS) – VET Database		<a href="http://www.ntis.gov.au">www.ntis.gov.au</a>
National	Department of Employment, Education and Workplace Relations (DEEWR) – advice on help with VET fees		<a href="http://www.deewr.gov.au">www.deewr.gov.au</a>
ACT	Canberra Institute of Technology	<b>02 6207 3100</b>	<a href="http://www.cit.act.edu.au">www.cit.act.edu.au</a>
NSW	TAFE NSW Information Centre	<b>13 1601</b>	<a href="http://www.tafensw.edu.au">www.tafensw.edu.au</a>
NT	Department of Education and Training – GET VET	<b>08 8999 5659</b>	<a href="http://www.det.nt.gov.au">www.det.nt.gov.au</a>
QLD	TAFE Queensland	<b>1300 308 233</b>	<a href="http://www.tafe.qld.gov.au">www.tafe.qld.gov.au</a>
SA	TAFE SA Enquiries	<b>1800 882 661</b>	<a href="http://www.tafe.sa.edu.au">www.tafe.sa.edu.au</a>
TAS	Tasmanian Polytechnic, Academy, Skills Institute	<b>1300 655 307</b>	<a href="http://www.yourchoice.tas.gov.au">www.yourchoice.tas.gov.au</a>
VIC	Skills Victoria – TAFE Course Information Line	<b>13 1823</b>	<a href="http://www.tafe.vic.gov.au">www.tafe.vic.gov.au</a>
WA	Training WA	<b>1800 999 167</b>	<a href="http://www.trainingwa.wa.gov.au">www.trainingwa.wa.gov.au</a>

See Chapter 9, *Employment*, for more information on recognition of trade qualifications.

## Community short courses

A diverse range of educational activities are offered through **Adult and Community Education (ACE)** in local communities. Adult and Community Education programs are usually very flexible in the way they are run so that they suit people of varying abilities and backgrounds.

Adult and Community Education courses do not usually lead to qualifications but might provide a pathway through to more formal education and work-related training. Adult and Community Education can also provide work related skills and credentials or satisfy personal, lifestyle or social needs.

Some short courses are accredited and designed to provide knowledge and skills across a wide range of topics, including art, computers, wine appreciation, small business, English and other languages and sport.

Some Technical and Further Education (TAFE) and Vocational Education Training (VET) organisations also offer non-accredited short courses without formal assessment and short accredited courses to upgrade your skills. Adult and Community Education courses are open to people over 15 years of age. Typically, course duration is two to three hours weekly, over six to eight weeks, or full day workshops. Often these courses are held in the evening or on weekends.

## Universities

Australian universities are among the best in the world. An undergraduate degree course usually takes three years, but there are also double-degrees and post-graduate studies that take longer to complete. Some courses have distance learning and part-time options. Universities may also offer shorter professional development courses.

Prior to attending university, students with limited English should enrol in an English program. This will help ensure that their English language skills are adequate to cope with university requirements.

For information about admission and courses, contact the individual university, or visit the **Going to University** website. The website **Study in Australia** has useful information about studying in Australia, which is available in 12 languages.

Costs for university courses may include tuition fees (Higher Education Contribution Scheme, also known as **HECS**), incidental fees, books, accommodation and general living costs. Students should also be aware that if they withdraw from university they still may incur a HECS debt.

See below to find out about studying at university.

STUDYING AT UNIVERSITY		TELEPHONE	WEBSITE
National	Department of Education, Employment and Workplace Relations – ‘Going to Uni’ student enquiry line	1800 020 108	<a href="http://www.goingtouni.gov.au">www.goingtouni.gov.au</a>
National	Courses and state/territory providers		<a href="#">Going to Uni course finder</a>

See Chapter 9, *Employment*, for more information about recognition of tertiary qualifications.

## Student support payments

**Youth Allowance** (for people aged 16 – 24 years of age) and **Austudy** payments (for those 25 years of age and over) provide financial assistance for full-time students undertaking approved study. Both payments depend on income and assets being within certain limits. A 104 week waiting period for newly arrived residents generally applies.

For more information about these financial support schemes, contact Centrelink. See Chapter 11, *Social security*.

## International student support

The Australian Government is committed to providing the highest quality education system and making sure that international students receive the support they need while they are studying.

Your education and training institution is required to assist you with problems that may arise when you are studying with them. They must help you with safety and welfare issues and also have a staff member for you to contact if you are having problems with adjusting to life and study in Australia.

Make sure you know the contact person at your institution. Always contact this person for help when you experience problems.

**Safety** – If you feel threatened or have been injured, you should report the matter to the police in your state or territory.

**Discrimination** – If you believe you are experiencing discrimination at your educational institution, at work or elsewhere, contact the Australian Human Rights and Equal Opportunity Commission on 1300 656 410.

**Accommodation** – If your accommodation is unsuitable, or you think your rent is too high, contact the Tenants’ Union or Advice Service in your state or territory.

See Chapter 9, *Housing* under *Tenants’ rights and responsibilities* for state and territory contact details.

## International Student Hotline

If you are having problems with your study, safety, accommodation or at work, you can call the International Student Hotline, which is operated by the Department of Education, Employment and Workplace Relations (DEEWR).

Call the International Student Hotline for advice on who you should contact, or to report your concerns. There is no need to give your name.

### ADVICE FOR INTERNATIONAL STUDENTS

Department of Education Employment and Workplace Relations – Study in Australia web page – including information in languages other than English

[studyinaustralia.gov.au](http://studyinaustralia.gov.au)

International Student Hotline – Monday to Friday  
8.00 am to 6.00 pm

**1300 363 079**

Guide to Studying and Living in Australia

['Guide to Studying and Living in Australia' booklet](#)

# 14 The health system

## Medicare

The Australian Government provides help with some medical, optometrist and hospital expenses through a scheme called **Medicare**. Medicare provides free treatment as a public (Medicare) patient in a public hospital and free or reduced cost treatment by doctors and specialists. It also covers some limited services by optometrists and dentists. If you reach a Medicare Safety Net threshold, visits to your doctor or having tests may end up costing you even less.

The Australian Government also helps with the cost of most medicine under the Pharmaceutical Benefits Scheme (PBS). If you need a lot of medicine in a year, the PBS Safety Net can help you. Once you reach the PBS Safety net amount and a pharmacist has given you a PBS Safety Net Card, your PBS medicine will be cheaper or free for the rest of the year. If you choose a more expensive brand of medicine, or your doctor prescribes one, you may need to pay more.

Medicare **does not pay** towards ambulance costs, most dental services, physiotherapy, spectacles, podiatry, chiropractic services, or private hospital accommodation.

To find out if you are eligible and to register with Medicare, you should go to a Medicare office with your passport, travel documents and permanent visa. If all eligibility requirements are met, you may be given your Medicare card number to use until your card arrives in the mail in approximately three weeks. In many cases you will pay for medical care first, and then receive some money back from Medicare.

Medicare administers the Australian Childhood Immunisation Register. If you have a child under the age of seven years, make sure that you bring their immunisation records to help your doctor in Australia determine if their immunisations are up-to-date. Your child's immunisation history will help you meet immunisation requirements when enrolling your children in school and is also a requirement for some Family Assistance payments.

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

Medicare has an **Information Kit** that is translated into 19 different languages. The kit has information about Medicare's programs and services and explains the eligibility requirements for benefits and payments. Remember to ask for it when you visit your local Medicare office or go to the website.

See Chapter 1, *What to do soon after arrival* for more information about Medicare.

### MEDICARE AUSTRALIA CONTACT DETAILS

Telephone	<b>13 2011</b>
Visit an office	<a href="#">Medicare office locations</a>
Medicare Information Kit – available in languages other than English	<a href="#">Information Kit</a>
Website	<a href="http://www.medicareaustralia.gov.au">www.medicareaustralia.gov.au</a>

## Centrelink Health Care Card

If you receive a **Centrelink** payment or earn a low income, you may be eligible for a government **Health Care Card**. The card will entitle you to a range of concessions, including the cost of medicines and the health services: doctor, dentist and ambulance.

**Note:** Even if you have a Health Care Card, you will still need to present your Medicare card with your Health Care Card for all basic hospital and medical treatment.

See Chapter 11, *Social security* for more information about Centrelink.

## Private health insurance

Many Australians choose to pay for private health insurance. This covers all or some of the costs of treatment as a private patient in private or public hospitals, and can include some services that Medicare does not cover, such as most dental care, most optical care, and ambulance transport in some states and territories.

The costs and types of cover vary widely, so if you decide to get private health insurance, it is important to compare different funds and **check the details carefully before you buy the policy**.

### Incentives

The Australian Government offers financial incentives to encourage people to take out private health insurance. If you are considering taking up private health insurance you should be aware of:

1. **The 30% Rebate** – You are eligible to claim the 30 per cent rebate if you are eligible for Medicare and have a complying health insurance policy that provides hospital treatment, general treatment ('ancillary' or 'extras') cover or both. The rebate will generally give you back 30 per cent of the total cost of your private health insurance, (for people aged 65–69 years the rebate is 35 per cent, and for people aged 70 years and over the rebate is 40 per cent).
2. **The Medicare Levy Surcharge** – Most Australian taxpayers have a Medicare Levy included in the amount of tax they pay. The Medicare Levy Surcharge is an additional 1 per cent surcharge imposed on people who earn over a certain income threshold amount and do not have hospital insurance. The income thresholds are currently AUD73 000 per year for singles and AUD146 000 per year for couples or families. These thresholds will be indexed in future to keep pace with changes in average wages.
3. **Lifetime Health Cover** – This scheme encourages people to take out hospital cover at an early age. If a person takes out hospital cover after 1 July following their 31st birthday, they will pay more for the same level of cover than a person who took out cover before 1 July following their 31st birthday. The cost increases by 2 per cent for each year that a person delays taking out cover. To avoid the Lifetime Health Cover loading, you must purchase hospital cover from an Australian registered health insurer before your Lifetime Health Cover deadline.

It is important to consider taking out insurance for hospital treatment in the first year after you are registered for Medicare. If you choose to wait more than 12 months after you are registered for Medicare, then you may be required to pay a Lifetime Health Cover loading equal to 2 per cent for every year you are over the age of 30 years when you do decide to take out hospital cover.

Special conditions apply for new migrants who arrive in Australia after July 1 following their 31<sup>st</sup> birthday. Migrants do not pay an increased cost if they purchase private hospital cover within 12 months from the day they are registered as eligible for full Medicare benefits.

Refer below to get more information about private health insurance.

INFORMATION ABOUT PRIVATE HEALTH INSURANCE	WEBSITE
Department of Health and Ageing – information about private health insurance	<a href="#">'Private Health Insurance' webpage</a>
Department of Health and Ageing – information about Lifetime Health Cover	<a href="#">'Lifetime Health Cover' webpage</a>
Private Health Insurance Ombudsman	<a href="http://www.phio.org.au">www.phio.org.au</a>
Health funds and policy comparison	<a href="http://www.privatehealth.gov.au">www.privatehealth.gov.au</a>

## Medical assistance

### Medical emergencies

**Emergency treatment** is available 24 hours a day, seven days a week at the 'Casualty' or 'Emergency' departments of public hospitals. Public and private hospitals are listed under 'Hospitals' in the [White Pages](#) telephone directory. Emergency treatment may also be available at some medical centres.

If you or someone you know is dangerously ill, **call 000** immediately and ask for an “**Ambulance**”.

When you go to hospital, remember to take with you any medicines you are using and also your Medicare card, private health insurance membership card, Health Care or Pension Concession Card.

If the situation is not an emergency you should seek medical assistance from your family doctor.

### Telephone health information and advice services

All states and territories have telephone services that provide 24 hour, seven days a week guidance about health matters and can direct you to local health services.

You should always try to contact your regular family doctor first. But if they are not available, the services listed below have qualified nurses who can provide immediate professional advice on how urgent your problem is and what to do about it.

Refer to the details below to find out more about the 24 hour, seven days a week telephone health service in your state or territory.

STATE OR TERRITORY	TELEPHONE HEALTH ADVICE SERVICE	TELEPHONE	WEBSITE
ACT	healthdirect	1800 022 222	<a href="http://www.healthdirect.org.au">www.healthdirect.org.au</a>
NSW	healthdirect	1800 022 222	<a href="http://www.healthdirect.org.au">www.healthdirect.org.au</a>
NT	healthdirect	1800 022 222	<a href="http://www.healthdirect.org.au">www.healthdirect.org.au</a>
QLD	13 HEALTH	13 43 25 84	<a href="http://www.health.qld.gov.au">www.health.qld.gov.au</a>
SA	healthdirect	1800 022 222	<a href="http://www.healthdirect.org.au">www.healthdirect.org.au</a>
TAS	healthdirect	1800 022 222	<a href="http://www.healthdirect.org.au">www.healthdirect.org.au</a>
VIC	NURSE-ON-CALL	1300 606 024	<a href="http://www.health.vic.gov.au">www.health.vic.gov.au</a>
WA	healthdirect	1800 022 222	<a href="http://www.healthdirect.org.au">www.healthdirect.org.au</a>

### Ambulance costs

Medicare does not cover the cost of ambulance transport. Ambulance costs vary depending on which state or territory you live in and can be expensive even for a short ride if you do not have insurance coverage.

In Queensland and Tasmania, ambulance services are provided free for local residents. In all other states and territories, fees may be charged. The fees can vary depending on how far you travel by ambulance, the nature of your illness and whether you are eligible for a concession.

If you live outside Queensland or Tasmania you may want to insure against ambulance costs, either through membership schemes provided by the ambulance service (in the Northern Territory, South Australia, Victoria and country areas of Western Australia) or through a private health insurance fund (in the Australian Capital Territory, New South Wales and metropolitan Western Australia).

### General Practitioners (GPs)

If you have a health concern and it is not an emergency, you should go first to a family doctor (also called a 'general practitioner' or GP) or to a medical centre. You can choose which doctor or medical centre you attend – they are listed in the [Yellow Pages](#) telephone directory under 'Medical practitioners'.

Your doctor may **bulk bill**. This means you will be asked to sign a Medicare form, and the doctor sends this form to Medicare, who then pays the doctor. If the doctor does not bulk bill, you will be asked to pay for your treatment and you may be able to claim most of the costs back from Medicare or your private health insurance fund. You must take your Medicare card (and Health Care Card if you have one) when you visit your doctor.

## Specialists

You cannot visit a medical **specialist** without seeing a general practitioner (family doctor) first. The doctor may refer you to a medical or other specialist for further treatment.

## Doctors' interpreting priority line

Doctors may use the TIS National priority telephone line to have a TIS National interpreter assist with your medical consultation. This is done at no cost to you or your doctor if you are a permanent resident or an Australian citizen and the medical consultation is covered by Medicare. A doctor can also book an on-site interpreter if this is required. You can ask your doctor to access this service.

See Chapter 2, *Help with English*.

## Medicines

If your doctor believes you need medicines, you may be given a prescription to take to a **chemist** shop or **pharmacy**. Many medicines, such as antibiotics, are only available with a prescription. If you have a Health Care Card or Pension Concession Card provided by Centrelink you will be eligible for a concession on certain medicines. You must also bring your Medicare card when collecting your medicines from the chemist shop.

It is important to read labels and instructions on medicines carefully and ask questions if you are uncertain. For help or information about medicines, speak to a pharmacist or call the Medicine Line.

Pharmacies can also use telephone interpreters to speak with you about medicines. These are free services provided by the government to help you.

MEDICINES AND PRESCRIPTIONS		TELEPHONE	WEBSITE
National	Medicine Line – National Prescribing Service, Monday to Friday – 9.00 am to 5.00 pm	<b>1300 888 763</b>	<a href="#">'Medicine Line' webpage</a>
National	Medicare Australia – information about prescriptions		<a href="#">'Your prescriptions' webpage</a>

## State and territory health services

State and territory governments provide hospital and community health services. For more information about the services available in your state or territory contact the relevant government department.

STATE OR TERRITORY	HEALTH AGENCIES	WEBSITE
ACT	Department of Health	<a href="http://www.health.act.gov.au">www.health.act.gov.au</a>
NSW	Department of Health	<a href="http://www.health.nsw.gov.au">www.health.nsw.gov.au</a>
NT	Department of Health and Families	<a href="http://www.health.nt.gov.au">www.health.nt.gov.au</a>
QLD	Queensland Health	<a href="http://www.health.qld.gov.au">www.health.qld.gov.au</a>
SA	Department of Health	<a href="http://www.health.sa.gov.au">www.health.sa.gov.au</a>
TAS	Department of Health and Human Services	<a href="http://www.dhhs.tas.gov.au">www.dhhs.tas.gov.au</a>
VIC	Department of Health	<a href="http://www.health.vic.gov.au">www.health.vic.gov.au</a>
WA	Department of Health	<a href="http://www.health.wa.gov.au">www.health.wa.gov.au</a>

Examples of community and other health services provided by state and territory governments are:

### **Community health centres**

Community health centres provide health services for people of all ages at low cost. Not all centres provide the same services. The services that are often available include nursing, health education and promotion, physiotherapy, dental care, medical care, counselling and social welfare.

### **Health services for families with young children**

Maternal and child health services are available in most states and territories. These services are usually free for all families with children from birth to school entry age. They offer health information, immunisation, and advice about child development, parenting and nutrition for young children.

### **Women's health services**

Women's health services support women to make informed decisions about their own health. They help women either individually or in groups with information such as where you can find your nearest female doctor, where to go to have a pap smear (a preventative test for cervical cancer), breast care, pregnancy, alcohol and drug problems, help with gambling, and where to go if you are a victim of domestic violence.

### **Disability services**

There is a range of support and services available for people with a disability and their families or carers through state and territory health services.

### **Services for people from diverse backgrounds**

Many hospitals and large health centres have teams of health professionals who supply services for local migrant communities. These services include counselling, advice, referral and health information. Ring your local hospital or community health centre to see if there is a **Multicultural Health Worker** for your language group.

### **Mental health services**

A number of services exist for people who need help for mental health problems and mental illness. In most common cases, people needing assistance for mental health difficulties should contact their family doctor or community health centre. If you need urgent assistance contact the psychiatric team at your nearest hospital or contact your doctor.

Information and assistance with mental health issues may be found through the agencies listed below.

<b>MENTAL HEALTH ASSISTANCE</b>	<b>TELEPHONE</b>	<b>WEBSITE</b>
Lifeline – 24 Hour Helpline	<b>13 1114</b>	<a href="http://www.lifeline.org.au">www.lifeline.org.au</a>
Kids Helpline – 24 Hour Helpline	<b>1800 55 1800</b>	<a href="http://www.kidshelp.com.au">www.kidshelp.com.au</a>
Mens Helpline Australia – 24 Hour Crisis Line	<b>1800 688 009</b>	<a href="http://www.menslineaus.org.au">www.menslineaus.org.au</a>
Multicultural Mental Health Australia (MMHA)	<b>02 9840 3333</b>	<a href="http://www.mmha.org.au">www.mmha.org.au</a>

### **Child safety and accident prevention**

**Kidsafe**, the Child Accident Prevention Foundation of Australia is a non-government organisation that provides child safety and accident prevention information and services to parents and communities. Some translated fact sheets are available in the Western Australian and Victorian sections of the Kidsafe website.

	<b>AGENCY</b>	<b>TELEPHONE</b>	<b>WEBSITE</b>
National	Kidsafe	See website for state and territory information and contact numbers	<a href="http://www.kidsafe.com.au">www.kidsafe.com.au</a>

## Immunisation

Immunisation protects children (and adults) against harmful infections. Immunisation is not compulsory but is recommended for all children. Some states and territories require a record of a child's immunisations to be presented when the child attends child care or starts school. Child care centres and schools want to know which children have not been immunised.

Immunisations can be obtained from your family doctor or your community health centre. If you wish to obtain the immunisations from your community health centre you will need to contact them to find out which immunisations are available and when they are available.

Your child must be up-to-date with immunisation or have an immunisation exemption for you to receive Child Care Benefit.

<b>AGENCY</b>	<b>TELEPHONE</b>	<b>WEBSITE</b>
Department of Health and Ageing – National Immunisation Infoline	<b>1800 671 811</b>	<a href="http://www.immunise.health.gov.au">www.immunise.health.gov.au</a>
Medicare Australia – Australian Childhood Immunisation Register	<b>1800 653 809</b>	<a href="http://www.medicareaustralia.gov.au">www.medicareaustralia.gov.au</a>

## Dental services

Good oral health is important for general health and wellbeing. Dental care is provided mainly through private dentists. There are private dentists in your local area who usually charge you for their services. They are listed under 'Dentists' in the [Yellow Pages](#) telephone directory. You may wish to take out private health insurance to help cover the cost of dental services.

Medicare Australia also administers the Medicare Teen Dental Plan. The Medicare Teen Dental Plan helps eligible teenagers 12 to 17 years of age with the cost of an annual preventative dental check. If you are eligible, a letter and voucher will be sent to you. A preventative dental check can include x-rays, a scale and clean, fluoride treatment, oral hygiene instructions, dietary advice and sealing pits or cracks in a tooth.

State and territory governments provide a limited range of free oral health care to eligible Centrelink concession card holders. Services provided are primarily relief of pain and some basic oral health care, including dentures. Contact your nearest medical centre or hospital for details of services in your area. Contact Centrelink to see if you qualify for a concession. See Chapter 11, *Social security*.

## Accessing aged care

Residential aged care provided in aged care homes is for older people who can no longer live in their own home for reasons such as illness, disability, bereavement, an emergency, the needs of their carer, family or friends, or just because it is harder to manage at home without help. Those who do not need such a high level of care may wish to consider independent living units or retirement villages.

Aged Care Assessment Teams (ACATs) advise on what type of Australian Government funded services you need to continue living in your home, or whether you should enter an aged care home.

There are a range of community care services (care for people living in their own homes or in the community) and residential care services (care for people living in nursing homes or hostels) available for older people. You can find telephone numbers for aged care organisations and services in your state or territory (including services for people from non-English speaking backgrounds) listed under 'Aged' in the [White Pages](#) telephone directory.

Commonwealth Carelink Centres provide information and support to people caring for the elderly and people with disabilities.

<b>AGED CARE INFORMATION</b>	<b>TELEPHONE</b>	<b>WEBSITE</b>
Department of Health and Ageing – Aged and Community Care Infoline	<b>1800 500 853</b>	<a href="http://www.agedcareaustralia.gov.au">www.agedcareaustralia.gov.au</a>
Seniors website		<a href="http://www.seniors.gov.au">www.seniors.gov.au</a>
Centrelink – Residential Aged Care webpage		<a href="http://www.centrelink.gov.au">www.centrelink.gov.au</a>
Commonwealth Respite and Carelink Centres	<b>1800 052 222</b>	<a href="http://www.commcarelink.health.gov.au">www.commcarelink.health.gov.au</a>

## More information about health

For more information and details of other health services, ask your family doctor, medical centre, community health centre, hospital or chemist.

## Complaints about health care services

If you are concerned about health care provided to you or another person you can make a complaint to the independent health complaints commission in your state or territory.

<b>STATE OR TERRITORY</b>	<b>HEALTH CARE COMPLAINTS AGENCY</b>	<b>TELEPHONE</b>	<b>WEBSITE</b>
ACT	Human Rights Commission	<b>02 6205 2222</b>	<a href="http://www.hrc.act.gov.au">www.hrc.act.gov.au</a>
NSW	Health Care Complaints Commission	<b>1800 043 159</b>	<a href="http://www.hccc.nsw.gov.au">www.hccc.nsw.gov.au</a>
NT	Health and Community Services Complaints Commission	<b>1800 806 380</b>	<a href="http://www.hcsc.nt.gov.au">www.hcsc.nt.gov.au</a>
QLD	Health Quality and Complaints Commission	<b>1800 077 308</b>	<a href="http://www.hqcc.qld.gov.au">www.hqcc.qld.gov.au</a>
SA	Health and Community Services Complaints Commissioner	<b>1800 232 007</b>	<a href="http://www.hcsc.sa.gov.au">www.hcsc.sa.gov.au</a>
TAS	Office of the Health Complaints Commissioner	<b>1300 766 725</b>	<a href="http://www.healthcomplaints.tas.gov.au">www.healthcomplaints.tas.gov.au</a>
VIC	Office of the Health Services Commissioner	<b>1800 136 066</b>	<a href="http://www.health.vic.gov.au/hsc">www.health.vic.gov.au/hsc</a>
WA	Office of Health Review	<b>1800 813 583</b>	<a href="http://www.healthreview.wa.gov.au">www.healthreview.wa.gov.au</a>

# 15 Recreation, media and life-style

## Outdoor activities

Australia is well suited to outdoor activities, like swimming, bushwalking, camping and sport. There are a few safety rules to remember when outdoors:

- To enjoy the beach safely, **always swim between the red and yellow flags** as they mark the area supervised by lifeguards. Check for safety signs and if you get into trouble, stay calm, raise your arm and call for help. Do not swim at the beach if you cannot find the red and yellow flags or if there are signs indicating that swimming is not advised.
- Also be careful when swimming in rivers, lakes and dams and check the depth of the water and for submerged objects before entering.
- Always supervise children who are swimming or who are near water.
- Avoid swimming, fishing and bushwalking alone. Tell someone where you are going and when to expect you back. Take plenty of food and water.
- Wear hats or caps on sunny days to avoid sunburn and skin cancer. This is especially important for young children and many schools will insist on sunhats being worn throughout the summer months.
- Wear protective sunscreen. This can be purchased from a chemist or supermarket.
- Take notice of weather forecasts. Open fires and barbeques are not permitted on **total fire ban** days.

### INFORMATION SOURCES

Bureau of Meteorology – for weather forecasts and firebans

Royal Life Saving Society – information about swimming and water safety

Surf Life Saving Australia

Beach Safety – including information in languages other than English

Rip Current Safety Tips – including information in languages other than English

Australian Cancer Council – information about sun protection

### WEBSITE

[www.bom.gov.au/weather](http://www.bom.gov.au/weather)

[www.royallifesaving.com.au](http://www.royallifesaving.com.au)

[www.slsa.asn.au](http://www.slsa.asn.au)

[www.beachsafe.org.au](http://www.beachsafe.org.au)

[www.ripcurrents.com.au](http://www.ripcurrents.com.au)

[www.cancer.org.au](http://www.cancer.org.au)

## Environment

A clean environment and the protection of nature are important to Australians. It is illegal to litter, create pollution or dispose of waste without permission. Native animals, fish, shellfish and plants are protected by law. Do not hunt, fish or collect plants or shellfish before checking whether you need a permit. In addition, there are special rules that apply to National Parks to prevent them being spoilt and sometimes entry fees are charged.

Refer to the links below to find out more about national parks in your state or territory.

STATE OR TERRITORY	AGENCY	WEBSITE
ACT	Parks, Conservation and Lands	<a href="http://www.tams.act.gov.au">www.tams.act.gov.au</a>
NSW	NSW National Parks and Wildlife Service	<a href="http://www.environment.nsw.gov.au">www.environment.nsw.gov.au</a>
NT	Parks and Wildlife Service	<a href="http://www.nt.gov.au/nreta/parks">www.nt.gov.au/nreta/parks</a>
QLD	Queensland Parks and Forest Services	<a href="http://www.derm.qld.gov.au">www.derm.qld.gov.au</a>
SA	National Parks and Reserves	<a href="http://www.environment.sa.gov.au">www.environment.sa.gov.au</a>
TAS	Parks and Wildlife Service	<a href="http://www.parks.tas.gov.au">www.parks.tas.gov.au</a>
VIC	Parks Victoria	<a href="http://www.parkweb.vic.gov.au">www.parkweb.vic.gov.au</a>
WA	Department of Environment and Conservation	<a href="http://www.dec.wa.gov.au">www.dec.wa.gov.au</a>

## Media

Most news agencies in major shopping centres have newspapers in a variety of languages. If they do not stock the particular language or newspaper you want, you can ask them to order it for you.

In Australia there are a range of television channels that are free – you do not need a ‘television licence’ or subscription to watch these ‘free to air’ services.

Other television services require paid subscription (‘pay television’ or ‘pay TV’). **Before signing any contract for communication services**, be sure that you can afford to pay for the service and it is what you need given your living arrangements. In some cases people have signed up to a pay television subscription believing that they needed the service for free-to-air viewing. Others have signed lengthy contracts when renting for a shorter period.

**Special Broadcasting Service (SBS)** television and radio stations have programs in many different community languages. The weekly programs are listed in metropolitan newspapers. A list of ethnic radio stations can be found at the **National Ethnic and Multicultural Broadcasters’ Council (NEMBC)** website.

### NATIONAL ETHNIC AND MULTICULTURAL BROADCASTERS’ COUNCIL CONTACT DETAILS

Telephone                   **03 9486 9549**  
Website                      [www.nembc.org.au](http://www.nembc.org.au)

## Internet

If you want to have the internet connected to your home or access it through a wireless device, you will need to enter into a contract with an internet service provider. Before signing any contract, be sure that you can afford to pay for the service and it meets your needs.

There are a number of programs that provide free or affordable internet access and training to those who would not otherwise have access. For example, public libraries and local councils may offer free internet access.

## Gambling

Some legal gambling is available in all states and territories including poker machines, lotteries, horse racing and legal casinos.

Some people become compulsive gamblers and lose control of their betting, often with serious consequences. Gambling can cause serious financial problems. Most of the money people use for gambling is taken from their household spending money or is borrowed. Support services are available to people affected by gambling, including family and friends. These services include counselling, financial counselling and legal advice.

Refer to the information below to find out more about problem gambling services.

	<b>AGENCY</b>	<b>TELEPHONE</b>	<b>WEBSITE</b>
National	National Problem Gambling Hotline	<b>1800 858 858</b>	
National	Lifeline	<b>13 1114</b>	<a href="http://www.lifeline.org.au">www.lifeline.org.au</a>
National	Gamblers Anonymous	<b>1800 002 210</b>	<a href="http://www.gansw.org.au/Meetings.htm">www.gansw.org.au/Meetings.htm</a>
State and Territory	Centrelink – contact list for services in each state and territory		<a href="http://www.centrelink.gov.au">www.centrelink.gov.au</a>

## Noise

There are laws that protect Australians from excessive noise. The regulations vary across the states and territories, and also depend on whether the area is zoned for commercial, industrial or residential use. In general, neighbours are tolerant of occasional noise and can work out a noise problem by talking about it with each other. However if the noise is frequent, excessively loud or occurs early in the morning or late at night and talking about it has not helped, a complaint may be made to the local council, the state or territory environment authority, or the police.

## Animals

Australia has laws to protect animals from cruelty and neglect. It is forbidden to kill animals in the backyard. People who mistreat animals and birds can be fined or imprisoned. There are local laws on what domestic animals can be kept at home. Household pets like dogs need to be registered with the local council.

If you get a pet you are responsible for looking after it properly including feeding it and keeping it clean. Many pets need to be vaccinated regularly and treated by a vet when they are sick or injured. Having household pets de-sexed and micro-chipped is expected in Australia and is also the responsibility of the owner. You can get more information from your local vet or the **Royal Society for the Prevention of Cruelty to Animals (RSPCA)**.

	<b>AGENCY</b>	<b>TELEPHONE</b>	<b>WEBSITE</b>
National	Royal Society for the Prevention of Cruelty to Animals	See state and territory page links	<a href="http://www.rspca.org.au">www.rspca.org.au</a>

# 16 Local government and community services

Australia has three levels of government – commonwealth, state or territory, and local.

The states and Northern Territory are divided into many local government areas, managed by local councils.

Your local council looks after the area you live in and provides many important services to people in the local community. Councils are funded largely by the rates paid by local property owners. You do not have to own a property to access local government services.

In Canberra, the Australian Capital Territory Government provides local council services as well as many services usually provided by state governments.

Many councils produce council information booklets or new resident kits providing information about local services and facilities (including garbage collection times). These can either be posted to you or collected from the council offices.

Visit your local council or your local library for further information on services available in your neighbourhood. Council telephone numbers and addresses are listed in the [White Pages](#) telephone directory under the name of the local district. They are the experts on your local area.

STATE OR TERRITORY	LOCAL GOVERNMENT INFORMATION	WEBSITE
ACT	ACT Government – Canberra Connect	<a href="http://www.act.gov.au">www.act.gov.au</a>
NSW	Department of Local Government	<a href="http://www.dlg.nsw.gov.au">www.dlg.nsw.gov.au</a>
NT	NT Government	<a href="http://www.localgovernment.nt.gov.au">www.localgovernment.nt.gov.au</a>
QLD	Department of Infrastructure and Planning	<a href="http://www.dip.qld.gov.au">www.dip.qld.gov.au</a>
SA	Department of Planning and Local Government	<a href="http://www.localgovt.sa.gov.au">www.localgovt.sa.gov.au</a>
TAS	Department of Premier and Cabinet	<a href="http://www.councilconnect.tas.gov.au">www.councilconnect.tas.gov.au</a>
VIC	Local Government Victoria	<a href="http://www.localgovernment.vic.gov.au">www.localgovernment.vic.gov.au</a>
WA	Department of Local Government	<a href="http://dlg.wa.gov.au">dlg.wa.gov.au</a>

## Local government services

Councils maintain the local roads, provide public toilets, and make sure shops and restaurants meet proper health standards. They control building developments, and if you want to make changes to your property, you must check with your local council that you have approval.

Local councils often provide public halls, sporting, recreational and cultural facilities for community groups to use. Councils can also provide a wide range of support services such as child health centres, child care centres, youth workers, and aged care and disability services.

## Multicultural services

Many local councils have multicultural or community workers who can give you valuable help and advice as you settle into life in Australia.

Some have services designed to meet the particular needs of those from diverse backgrounds and may have a multicultural liaison officer. Contact your local council to find out what services they offer.

## Libraries

Most areas have public libraries that people can join to borrow books free of charge. Libraries also have some books in languages other than English or may be able to order them in. In most libraries you can access the internet for free.

Go to the link below to find the location of your nearest public library.

AUSTRALIAN PUBLIC LIBRARIES		WEBSITE
National	National Library of Australia – Australian Libraries Gateway	<a href="#">Australian Libraries Gateway webpage</a>

## Garbage collection and recycling

Councils are responsible for garbage collection and recycling. Check with the council or your neighbours to find out about collection times.

## Australian Government Regional Information Service

The **Australian Government Regional Information Service (AGRIS)** is an information service about Australian Government services and programs for people living in rural and regional Australia. The **Regional Entry Point** helps you find information about a range of Australian Government programs and services for individuals, families, communities, farms and businesses in rural, regional and remote Australia. While these are not local government services they may be of interest to people migrating to areas outside the major cities.

AUSTRALIAN GOVERNMENT REGIONAL INFORMATION SERVICE	
Telephone	1800 026 222
Website	<a href="http://www.regionalaustralia.gov.au">www.regionalaustralia.gov.au</a>

# 17 Visas and citizenship

The **Department of Immigration and Citizenship (DIAC)** is your contact point for all visa matters and Australian citizenship issues.

Settlement information and advice is available from offices of the department in Australia and at overseas offices. General information is also available on the department's website.

## DEPARTMENT OF IMMIGRATION AND CITIZENSHIP CONTACT DETAILS

Telephone – inquiries line	13 1881
TIS National – help in languages other than English	13 1450
Information about living in Australia	<a href="#">Living in Australia webpage</a>
Information in languages other than English	<a href="#">Information in languages other than English</a>
Visit an office	<a href="#">DIAC office locations in Australia</a>
Website	<a href="http://www.immi.gov.au">www.immi.gov.au</a>

## Visas

DIAC offices deal with a range of immigration services, such as visas and permits, and applications for temporary or permanent stay.

### Resident Return visas

If you are an Australian permanent resident planning to leave Australia for any temporary period and wish to return to Australia, you may need a **Resident Return visa**. Contact the Department of Immigration and Citizenship to find out whether you will need a visa to return to Australia.

### Family visits to Australia

#### To visit

Temporary visitors need to apply for a visa that covers the full period of their stay in Australia. Each type of visitor's visa has special conditions. Contact the nearest Australian Immigration Office for more information.

The **Electronic Travel Authority (ETA)** system is available online to passport holders from more than 30 countries through authorised travel agencies and airlines, and from most Australian diplomatic offices. An Electronic Travel Authority enables many short-term visitors to Australia to obtain authority to travel to Australia at the same time as they book their travel arrangements. For travellers eligible to travel using an Electronic Travel Authority there is no need to complete a visa application form. Electronic Travel Authorities can be accessed on the department's website. For more information including eligibility, go to the Electronic Travel Authority web link provided in the list below.

#### To migrate

Permanent migration to Australia generally happens in three ways:

- **Family migration** – the applicant must have a relative in Australia to sponsor them.
- **Skilled migration** – the applicant must have skills or special abilities that will contribute to the economy or other areas of Australian life.
- **Refugee, Humanitarian, Special Humanitarian and Special Assistance.**

There are strict requirements in each migration category which your relatives must meet to migrate. Migration regulations are complex and change often, so it is best to contact the Department of Immigration and Citizenship for information about your individual situation.

#### **MIGRATION CONTACT DETAILS**

Immigration Inquiries Line	<b>13 1881</b>
Electronic Travel Authority (ETA) web pages	<a href="http://www.eta.immi.gov.au">www.eta.immi.gov.au</a>
Migrating to Australia	<a href="http://www.immi.gov.au/immigration.htm">www.immi.gov.au/immigration.htm</a>
Information about Australian visas	<a href="#">Finding a visa</a>
Australian Immigration Offices	<a href="http://www.immi.gov.au/contacts">www.immi.gov.au/contacts</a>

## **Checking your visa details online**

**Visa Entitlement Verification Online (VEVO)** is a free online facility provided by the Department of Immigration and Citizenship for visa holders and organisations to check current visa holder details.

Visa holders who do not have a visa label shown in their passport can access information about their current visa status online. To use VEVO you will need a Transaction Reference Number (TRN), or a password as well as your date of birth, passport number and country of passport. The facility provides details about:

- your visa class and subclass
- your visa grant and expiry dates
- your visa grant number
- entries allowed, and
- all conditions applicable to your visa.

Some organisations in Australia can also use VEVO to check visa details. VEVO only provides limited information to organisations that may check your visa status, with your consent. The most common users are employers seeking to confirm a visa holder's entitlement to work in Australia. Other users include education providers who are required to check the study entitlement of a visa holder.

Visa holders and organisations can find more information about the Visa Entitlement Verification Online facility, including information on accessing the facility at the following web pages.

#### **VISA ENTITLEMENT VERIFICATION ONLINE CONTACT DETAILS**

Telephone Inquiries Line	<b>13 1881</b>
Web pages	<a href="http://www.immi.gov.au">www.immi.gov.au</a>

## **Australian citizenship**

Australian citizenship is an important step in your migration story. To become a citizen means that you are making an ongoing commitment to Australia and all that this country stands for. Australian citizenship is a privilege that offers enormous rewards and provides the opportunity to fully participate in our democratic nation.

Most permanent residents seeking to become citizens must meet certain requirements before applying for citizenship. These requirements include living in Australia for a specified period of time and being of good character. Once you meet these requirements you may make an application for Australian citizenship.

Most people who apply for Australian citizenship are also required to pass a citizenship test. To prepare for the test, you should read the citizenship test resource book that is available at the website listed below. The citizenship test is based on the Pledge of Commitment that new Australians make when

becoming citizens and covers topics such as Australia's democratic beliefs, the responsibilities and privileges of citizenship and government and the law in Australia.

If you pass your Australian citizenship test and your citizenship application is successful, you will be invited to attend a citizenship ceremony. At the ceremony, most adult applicants will be required to make the Pledge of Commitment before they become Australian citizens.

Information about Australian citizenship, further details on the residence requirement and other eligibility criteria and application forms, is available from the citizenship website.

#### **INFORMATION ABOUT AUSTRALIAN CITIZENSHIP**

Citizenship Information Line	<b>13 1880</b>
Citizenship website	<a href="http://www.citizenship.gov.au">www.citizenship.gov.au</a>

After you become an Australian citizen, you may apply for an Australian passport. If you continue to hold the citizenship of another country as well as your Australian citizenship, you should travel in and out of Australia using your Australian passport.

It is compulsory for Australian citizens to enrol to vote once they are 18 years of age or older. There is the opportunity to enrol at your Australian citizenship ceremony. You can also enrol at 17 years of age to be ready to vote once you turn 18.

Electoral enrolment forms are available at post offices, **Australian Electoral Commission (AEC)** offices and the Australian Electoral Commission website. Completing one form will enrol you for federal elections, state/territory elections and most local government elections. Every time you move address you must complete a new enrolment form. More information is available at the website (including in languages other than English) or call the Australian Electoral Commission if you have any questions.

#### **AUSTRALIAN ELECTORAL COMMISSION CONTACT DETAILS**

Enquiries Line	<b>13 2326</b>
Website	<a href="http://www.aec.gov.au">www.aec.gov.au</a>