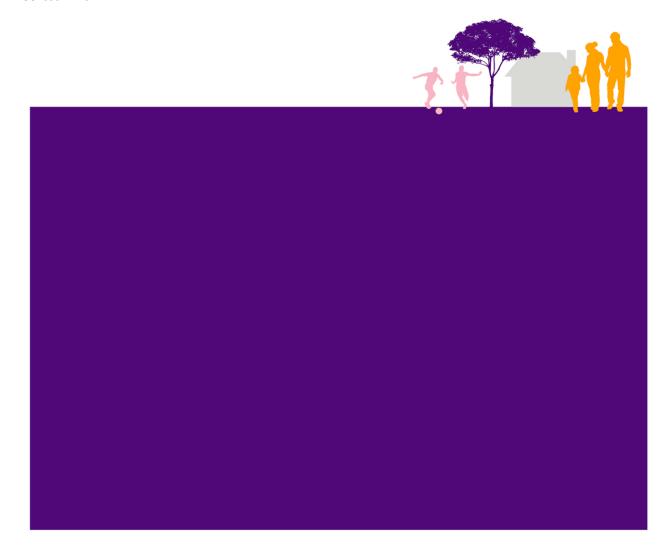


# Beginning a Life in Australia

# Welcome to Australia

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# **Foreword**

The *Beginning a Life in Australia* booklet (BaLIA) is produced by the Department of Social Services (DSS) and is published <u>online</u> at <u>www.dss.gov.au/our-responsibilities/settlement-services/beginning-a-life-in-australia</u>

You should view the booklet on a computer or other device, as it contains many links to websites. If you click on the blue underlined text, it will take you to the site or link. The full web address is also provided if you are using a printed version of BaLIA.

If you need an interpreter, ring the Translating and Interpreting Service (TIS National) on 131 450. See also <u>Chapter 3</u>, <u>English Language</u> for more information. <u>Translations of BaLIA</u> are available on our website at www.dss.gov.au/our-responsibilities/settlement-services/beginning-a-life-in-australia

The booklet provides information on the following topics:

- 1. What to do soon after arrival
- 2. Get Help
- 3. English Language
- 4. Education and Training
- 5. Employment
- 6. Australian Law
- 7. Housing
- 8. Transport
- 9. Health and Wellbeing
- 10. Your Family
- 11. Money
- 12. Civic Participation

Comments or suggestions about the *Beginning a Life in Australia* booklet can be provided by completing the <u>online feedback form</u> at <u>www.dss.gov.au/contact/feedback-compliments-complaints-and-enquiries</u>

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# Introduction

Welcome to Australia.

This booklet is for all prospective and newly arrived permanent and temporary migrants to Australia. Sponsors 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 Border Protection (DIBP) and Department of Social Services (DSS).

Government and community organisations provide Australian residents with many services. This booklet will give you an introduction to the services and assistance available, and where you can go for advice.

Some permanent migrants and most temporary visa holders may not be eligible for all the services described in this booklet, or may have to pay for them.

Please read this booklet carefully. You will find it useful as you begin your new life in Australia. You should use the edition at the 'Settle in Australia' web pages at www.dss.gov.au/our-responsibilities/settlement-services/beginning-a-life-in-australia

Chapters 1-2 deal with important matters for your first weeks in Australia. Chapters 3-5 cover how you can get help with the essential elements of successful settlement - English language, education and employment.

The issues you will face as you begin your new life in Australia will be different to those in your homeland. However, there are many services to help you settle successfully and become a valued member of the Australian society, just as millions of people who arrived in Australia before you have done.

### 1 What to do soon after arrival

#### In this section

This chapter sets out some important things you should do as soon as possible after arriving in Australia. Not all of them will apply to you, but you should consider them.

- What you need to know
- Apply for a tax file number
- Enrol with Medicare
- Contact Centrelink
- Contact the Health Undertaking Service
- Register for English language classes
- Enrol your child/children in a school
- Apply for a driver's licence
- Open a bank account
- Find a family doctor
- Key Links
- Checklist of things to do

If you need documents translated or an interpreter, see Chapter 3, English language

### What you need to know

### Australia's government

Australia has three levels of government – commonwealth (or federal), state or territory, and local – which provide services for migrants and residents.

The states (New South Wales (NSW), Queensland (Qld), South Australia (SA), Tasmania (Tas.), Victoria (Vic.) and Western Australia (WA)) and the Northern Territory (NT) are divided into many local government areas, managed by local councils. In Canberra, the Australian Capital Territory (ACT) Government provides local council services as well as many services usually provided by state governments.

For more information on how <u>government</u> works in Australia, see <u>www.australia.gov.au/about-government</u>

### **Telephones – making calls**

In Australia, telephone calls can be made from fixed-line phones (or land lines), payphones or mobile phones. Phone numbers can start with

- 13/1300 (local rate)
- 1800 (free call)
- 04 (mobile) or
- 02,03,07,08 (local or geographic area code).

The area code is not required if you are phoning from a number with the same area code. Calls from one mobile phone to another do not require area codes.

The cost of the call varies depending on the type of phone you are calling from, the telephone company you use and the call plan you have chosen. If you are uncertain about the cost of the call you should check with your telephone company.

For information about <u>call charges</u> to 13/1300 or 1800 numbers in Australia, see www.acma.gov.au/Citizen/Consumer-info/All-about-numbers/Special-numbers/charges-for-calls-to-13-1300-and-1800-numbers-i-acma

To make a call to a telephone number that does not begin with 13, 1300 or 1800:

- If phoning from within Australia, enter the area code and then the number. For example, to call from Melbourne to Sydney, you would dial area code 02 (for Sydney), then the number.
- If phoning from outside Australia:
  - When using a land line, enter the international dialling code for the country you are calling from, followed by the Australian prefix 61, the area code without the 0, and then the number.
  - When using a mobile, dial +61, followed by the area code without the 0, and then the number.
  - For calls to an Australian mobile number, you should check with your local provider whether an international dialling code is required and then dial +61, followed by the number without the 0 in the area code.

If you want to call an international number from Australia, use Australia's international dialling code – 0011.

### **Telephone directories**

There are two main Australian telephone directories. The Yellow Pages lists business numbers such as shops and tradesmen by the type of service or product. The White Pages lists businesses and residents by name. The White Pages also has a government section with contact details for local, state or territory and Australian Government agencies. They are referred to throughout this booklet.

These phone books are free and are delivered to every household each year. They are also available in post offices and libraries. Online, you can access the <u>Yellow Pages</u> at <u>www.yellowpages.com.au</u> and the <u>White Pages</u> at <u>www.whitepages.com.au</u> or call Directory Assistance on 1223 (free call).

#### Time zones

There are three time zones in Australia - Australian Eastern Standard Time (AEST or EST), Australian Central Standard Time (ACST) and Australian Western Standard Time (AWST).

<u>Daylight Saving Time</u> applies to some states from October to April – go to www.australia.gov.au/about-australia/facts-and-figures/time-zones-and-daylight-saving for information.

#### **Self-service**

Many organisations have options so that you don't have to come into their offices to solve problems or register for a service. Self-service options include phone lines and online accounts.

You can do most of your Centrelink, Medicare and Child Support business using self-service through:

- myGov at www.my.gov.au
- the Express Plus mobile apps at www.humanservices.gov.au/expressplus
- phone 136 240 for self service or
- visit www.humanservices.gov.au/selfservice

# 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 TFN 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 TFN by going to the Australian Taxation Office (ATO) website, by phoning the ATO or by visiting some ATO Service Centres. The fastest way to get a TFN is online at www.ato.gov.au/tfn - you will need your passport and an Australian address.

If you do not speak English well, contact the translating and interpreting service (TIS National) on 131 450.

Australian Taxation Office	Contact details
Telephone	132 861
Visit an office	www.ato.gov.au/visitus
Information in <u>languages other than English</u>	www.ato.gov.au/General/Other-languages
ATO Website	www.ato.gov.au

See Chapter 11, Money for more information.

#### **Enrol with Medicare**

Medicare is Australia's national health care system, which provides free or subsidised health care services to Australians and permanent residents. Some temporary migrants may also be eligible for Medicare services.

If you are eligible for Medicare you have 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.

For information on <u>Medicare Services</u>, go to <u>www.humanservices.gov.au/medicare</u> or visit your local Medicare Service Centre.

#### How to enrol with Medicare

To enrol with Medicare, go to a Medicare Service Centre with your passport and other travel documents. If you meet all requirements, you will be given a temporary Medicare card number. You will receive your Medicare card in the post approximately three weeks later. You must let Medicare know if you change your home or postal address.

Emergency medical treatment is available 24 hours a day at Emergency departments of public hospitals.

Medicare	Contact details
Medicare Website	www.humanservices.gov.au/medicare
Information for migrants, refugees and visitors	www.humanservices.gov.au/multicultural
Information in languages other than English	www.humanservices.gov.au/yourlanguage
Telephone	132 011
Visit a service centre	www.humanservices.gov.au/findus

There are many private health insurance funds that offer insurance for services not covered by Medicare, for example, most dental care, most optical care and ambulance transport in most states and territories.

See Chapter 9, Health and Wellbeing for more information.

#### **Contact Centrelink**

The Department of Human Services provides social security payments and services through Centrelink. Centrelink helps newly-arrived permanent residents look for work, find courses or training and with the process for overseas skills recognition. Contact Centrelink to find out if you are eligible for a social security payment. Depending on your visa, there may be a waiting period before you can receive payments.

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 or someone on your behalf—for example, your Humanitarian Settlement Services (HSS) provider or proposer—must contact Centrelink on the day you arrive and lodge a claim within 14 days.

Humanitarian entrants may be eligible for a Crisis Payment in addition to other social security payments. If you arrive 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 <u>payments for the cost of raising children</u> (see www.humanservices.gov.au/ftb) or for <u>child care fees</u> (see www.humanservices.gov.au/childcare).

Centrelink	Contact details
Centrelink website	www.humanservices.gov.au/centrelink
Information for migrants, refugees and visitors	www.humanservices.gov.au/multicultural
Information in other languages	www.humanservices.gov.au/yourlanguage
Phone self service	136 240
Job seekers	132 850
People with disability and carers	132 717
Older Australians	132 300
Students and trainees	132 490
Online account support	132 307
Complaints and feedback	1800 132 468
Australian apprenticeships	133 633
Families	136 150
For information in other languages	131 202
Visit a service centre	http://humanservices.gov.au/findus
For other Centrelink phone numbers	www.humanservices.gov.au

See Chapter 5, Employment and Chapter 10, Your Family

### **Contact the Health Undertaking Service**

If you signed a Health Undertaking (Form 815) at the request of the Department of Immigration and Border Protection, you agreed to notify the <u>Health Undertaking Service</u> of

your onshore contact details within 28 days of your arrival. For more information, go to www.bupamvs.com.au/faqs

You must contact the Health Undertaking Service provider Bupa Medical Visa Services (BUPA) within 28 days to register and arrange your appointment. You can phone 1300 794 919 (Monday to Friday 8.00 am to 6.00 pm EST) or email <a href="mailto:hus@bupamvs.com.au">hus@bupamvs.com.au</a>. They will refer you to the nearest Health Authority Clinic, which will contact you to arrange an appointment.

If you arrived on a Humanitarian visa, tell your Humanitarian Settlement Services provider that you signed a Health Undertaking. They will help you to contact BUPA.

### **Register for English language classes**

Communicating in English is essential for your successful settlement. If you cannot speak English, you are strongly encouraged to learn as soon as possible.

The Adult Migrant English Program (AMEP) provides English language courses for new arrivals. You may be entitled to receive up to 510 hours' free English language tuition. The AMEP offers flexible course times and child care so you can learn English even if you have work, family or other commitments.

See Chapter 3, English Language

### Enrol your child/children in a school

You must <u>enrol</u> your child or children in a school as soon as possible. Contact the school you wish your children to attend to get enrolment forms.

You will need to show your travel documents and your child's immunisation records. Children must have the required immunisations in order to go to school. Bring any school reports and certificates of their previous study.

In Australia, children must attend school from five years of age until they finish Year 10. Young people who 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.

Intensive English language assistance is available for children who need to learn English.

See Chapter 4, Education and Training

### Apply for a driver's licence

In Australia, you must have a driver's licence to drive and vehicles must be registered. If you drive without a driver's licence or drive an unregistered vehicle you may be fined and your driver's licence revoked. Driver's licences and car registrations are issued by state and territory governments.

Most states and territories allow you to drive for the first three months after arrival, if you are a permanent resident and have a current driver's licence from another country which is in

English or has an official translation. See <u>Chapter 3</u>, <u>English language</u> for information on translating documents.

After this initial period, if you want to drive, you will need to get the appropriate Australian driver's licence. You will need to pass a knowledge test, a practical driving test, and an eyesight test. There are strict traffic and drink driving laws in Australia, which you must obey.

You should always check with the authority in your state or territory:

State or Territory	Licensing and motor vehicle registration agency	Telephone	Website
ACT	Road Transport Authority	02 6207 7000	www.rego.act.gov.au
NSW	Roads and Maritime Services	13 2213	www.rms.nsw.gov.au
NT	Department of Transport	1300 654 628	https://nt.gov.au/driving
Qld	Department of Transport and Main Roads	13 2380	http://www.tmr.qld.gov.au/
SA	Transport	13 1084	www.transport.sa.gov.au
Tas.	Transport Tasmania	1300 851 225	www.transport.tas.gov.au
Vic.	<u>VicRoads</u>	13 1171	www.vicroads.vic.gov.au
WA	Department of Transport	13 1156	www.transport.wa.gov.au/index.asp

It is illegal to offer a gift or bribe to a public official to obtain a driver's licence.

See Chapter 8, Transport

### 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 in your name. Australians use debit cards to withdraw money from their bank accounts and for many purchases.

If possible, open a bank, building society or credit union account within six weeks of your arrival in Australia. You will usually only need your passport as identification. After six weeks you will need additional identification. This may be difficult if you do not have many

documents to identify yourself. Give the bank your tax file number (TFN) to avoid higher rates of taxation on interest earned.

See Chapter 11, Money

### Find a family doctor

A 'family doctor' will get to know your family and their health needs, and be your first contact for medical matters. These doctors are called General Practitioners or GPs. They provide general medical assistance for common illnesses and for people with chronic conditions who live at home.

Unlike some countries where it is necessary to go to the hospital to see the doctor, Australian GPs usually work from offices (surgeries) or clinics in the suburbs. People usually visit a doctor near to where they live. You are able to change doctors if you are not comfortable or satisfied with the service provided.

See Chapter 9, Health and Wellbeing

### **Key Links**

Content	Website
TIS National website	www.tisnational.gov.au
Emergency information	www.triplezero.gov.au
Government information and services	www.australia.gov.au
Australian history, culture, society and values	www.border.gov.au/Trav/Life/Aust/Life-in-Australia-book

# **Checklist of things to do**

I have read Beginning a Life in Australia
I have applied for a tax file number (TFN) / this doesn't apply to me
I have enrolled with Medicare / this doesn't apply to me
I have contacted Centrelink / this doesn't apply to me
I have contacted the Health Undertaking Service / this doesn't apply to me
I have registered for English language classes / this doesn't apply to me
I have enrolled my child/children in a school / this doesn't apply to me
I have applied for a driver's licence / this doesn't apply to me
I have opened a bank account
I have found a family doctor

# 2 Get Help

#### In this section

- Emergency services
- Settlement help
- Help in a crisis

### **Emergency services**

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

- Police
- Ambulance
- Fire brigade

Emergencies, whether natural (such as bushfires, floods, storms or earthquakes) or non-natural (such as chemical incidents, traffic accidents or major criminal acts of violence), can occur in any community without warning. You should call **000** if someone needs urgent help.

Calls to **000** (triple zero) are free and you can make them from any phone in Australia. Be prepared to say your name, where you are, 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 help you talk to the police, ambulance or fire service.

If you are using a home telephone, the emergency services can find your location while the phone is in use, so do not hang up.

If you are using a smartphone, the *Emergency*+ app is available to download for free from the Google Store at

https://play.google.com/store/apps/details?id=com.threesixtyentertainment.nesn or at http://www.triplezero.gov.au/Pages/EmergencySmartphoneApp.aspx

This helps provide your location information to emergency services.

For information about the <u>000</u> (triple zero) service (including in languages other than English) go to <u>www.triplezero.gov.au</u>

#### **Police**

In an emergency that requires assistance from police, telephone **000** and ask for the **"Police"**. Remember, do not hang up the telephone if you do not speak English – say your language and an interpreter will be connected.

For non-urgent matters, phone 13 1444 or your local police station, listed under 'Police Stations' in the White Pages. Police services are free.

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.

#### For more information:

Region	Police service	Website
ACT	ACT Policing	www.police.act.gov.au
NSW	New South Wales Police Force	www.police.nsw.gov.au
NT	Northern Territory Police	www.pfes.nt.gov.au/police.aspx
Qld	Queensland Police	www.police.qld.gov.au
SA	South Australia Police	www.sapolice.sa.gov.au
Tas.	Tasmania Police	www.police.tas.gov.au
Vic.	<u>Victoria Police</u>	www.police.vic.gov.au
WA	Western Australia Police	www.police.wa.gov.au
National	Australian Federal Police	www.afp.gov.au

#### **Ambulance**

In an **emergency**, such as a serious illness or an injury that needs immediate medical assistance, phone **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.

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, but some private health insurance and ambulance memberships do (see <a href="Chapter 9">Chapter 9</a>, <a href="Health and Wellbeing">Health and Wellbeing</a>).

For medical matters that are not emergencies, see Chapter 9, Health and Wellbeing.

#### For more information:

State or territory	Ambulance service	Website
ACT	ACT Ambulance Service	www.ambulance.act.gov.au
NSW	Ambulance Service of NSW	www.ambulance.nsw.gov.au
NT	St John Ambulance Australia	www.stjohn.org.au
Qld	Queensland Ambulance Service	www.ambulance.qld.gov.au
SA	SA Ambulance Services	www.saambulance.com.au

State or territory	Ambulance service	Website
Tas.	Tasmanian Ambulance Service	www.dhhs.tas.gov.au
Vic.	Ambulance Victoria	www.ambulance.vic.gov.au
WA	St John Ambulance Australia	www.stjohn.org.au

### Fire brigade

In an **emergency** where fire is a risk, such as a house fire or gas leak, phone **000** and ask for the "**Fire brigade**". Remember, **do not hang up** the telephone if you do not speak English – say your language and an interpreter will be connected.

The fire brigade puts out fires, rescues people from burning buildings and helps in situations where gas or chemicals become a danger.

Fire services are free.

For information on how you can prevent fires and what to do if there is a fire, see <u>Chapter 12</u>, <u>Civic Participation</u> and your state or territory fire service website:

State or Territory	Fire service	Website
ACT	ACT Fire & Rescue	www.esa.act.gov.au/actfr
NSW	Fire and Rescue NSW	www.fire.nsw.gov.au
	NSW Rural Fire Service	www.rfs.nsw.gov.au
NT	NT Police, Fire and Emergency Service	http://www.pfes.nt.gov.au/Fire-and- Rescue.aspx
Qld	Queensland Fire and Emergency Services	www.fire.qld.gov.au
SA	SA Metropolitan Fire Service	http://www.mfs.sa.gov.au/site/home.jsp
	SA Country Fire Service	www.cfs.sa.gov.au
Tas.	Tasmania Fire Service	www.fire.tas.gov.au
Vic.	Metropolitan Fire Board	www.mfb.vic.gov.au
	Country Fire Authority	www.cfa.vic.gov.au
WA	Department of Fire and Emergency Services	www.fesa.wa.gov.au

#### **Natural disasters**

If there is a natural disaster, such as a bushfire, flood or cyclone, state and territory government authorities coordinate emergency services. Volunteer services such as state and territory emergency services (SES) and rural fire services may assist professional fire, police and rescue services.

During natural disasters and other emergencies Australian government agencies, including the Australian Defence Force, may provide assistance. Military forces in Australia do not play a part in politics.

You may be able to get help to recover from a <u>natural disaster</u>. Go to <u>www.disasterassist.gov.au</u> for more information.

All levels of government in Australia are prepared for natural disasters or emergencies. For more information, see your state or territory website:

Emergency centre	Website
ACT	http://esa.act.gov.au/emergency-management/emergency-arrangements
NSW	www.emergency.nsw.gov.au
<u>NT</u>	www.pfes.nt.gov.au/Emergency-Service/Publications-and-forms.aspx
Qld.	www.disaster.qld.gov.au
SA	www.safecom.sa.gov.au/site/home.jsp
Tas.	www.ses.tas.gov.au
Vic.	www.igem.vic.gov.au
<u>WA</u>	www.fesa.wa.gov.au
National Crisis Co-ordination	www.ag.gov.au/EmergencyManagement/About-us-emergency- management/Australian-Government-Crisis-Coordination- Centre/Pages/default.aspx
Information on natural disasters	www.australia.gov.au/about-australia/australian-story/natural-disasters

#### **Bushfires**

A bushfire is a fire that burns in grass, bush or woodland and can threaten life, property and the environment. A bushfire can happen at any time of year but the risk is higher during the warmer months when bush, grass or scrub is drier. Fires can be very hot, intense and fast-moving. Thick smoke from the fire might make it difficult to see or breathe. Australia is known for the severity of its bushfires.

If you live in a fire-prone area, make a bush fire survival plan. This will help you make important decisions about what to do during a fire – like when to leave, what to take and what to do with animals.

For more information about bushfires, including how to prepare, contact your <u>state or territory</u> <u>fire service</u> listed in the table above.

### Other emergency numbers

The White Pages lists emergency telephone numbers, including:

Emergency service	Telephone 24 hours	Website
Poisons Information Centre	13 1126	http://www.poisonsinfo.nsw.gov.au
Child Abuse Prevention Service	1800 688 009	www.childabuseprevention.com.au/reporting-abuse.html

#### **Threat of Terrorism**

Australia is committed to preventing violent extremism. Violent extremism is the use or support of violence to achieve ideological, religious or political goals. Everyone can contribute to the security of Australia by being aware of and understanding the threat of violent extremism.

To find out more or report your concerns:

National	Telephone	Website
National Security Hotline	1800 1234 00	www.nationalsecurity.gov.au/WhatAustraliaisdoin g/Pages/TheNationalSecurityHotline.aspx
Living Safe Together		www.livingsafetogether.gov.au/pages/home.aspx
Report Online Extremism		www.reportextremism.livingsafetogether.gov.au/

### **Settlement help**

The Australian Government supports <u>Australia's diverse society</u>. For information, go to www.dss.gov.au/our-responsibilities/settlement-and-multicultural-affairs/programs-policy/a-multicultural-australia

The Australian Government funds services to help humanitarian entrants and eligible migrants who have recently arrived in Australia to settle and become participating members of Australian society. The focus is on the first five years of settlement. Services include:

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

Settlement services specifically for humanitarian entrants include:

- Humanitarian Settlement Services
- Complex Case Support Program
- Support for Unaccompanied Humanitarian Minors.

To find Humanitarian Settlement Services and Complex Case Support <u>providers</u>, go to www.dss.gov.au/our-responsibilities/settlement-and-multicultural-affairs/programs-policy/settlement-services/settlement-services-locator

Other settlement resources can be found at www.dss.gov.au/our-responsibilities/settlement-and-multicultural-affairs/programs-policy/taking-the-initiative/resources

See Chapter 3, English Language for more information on TIS National and AMEP.

#### **Humanitarian Settlement Services**

Humanitarian Settlement Services (HSS) provides intensive settlement support to newlyarrived refugees and humanitarian entrants on arrival and throughout their initial settlement period.

The HSS program is tailored to individual needs, including the specific needs of young people. HSS helps clients participate in the economic and social life of Australia. It equips them with the skills and knowledge to independently access services in the future.

Services provided under the HSS program may include:

- airport reception and placement in short-term (temporary) accommodation
- assistance locating long-term accommodation
- information about and referral to mainstream agencies, community programs, health and other settlement services
- an Onshore Orientation Program.

Clients usually remain in the HSS program for six – 12 months.

For more information see:

Humanitarian Settlement Services information	Website
Humanitarian Settlement Services	www.dss.gov.au/our-responsibilities/settlement-and- multicultural-affairs/programs-policy/settlement- services/humanitarian-settlement-services-hss
List of <u>current HSS service providers</u>	www.dss.gov.au/our-responsibilities/settlement-and- multicultural-affairs/programs-policy/settlement- services/settlement-services-locator

### **Complex Case Support Program**

The Complex Case Support (CCS) program delivers specialised and intensive case management services to eligible humanitarian entrants who have needs beyond the scope of other settlement services. Clients are eligible for the CCS program for up to five years after arrival. For more information on the CCS, go to www.dss.gov.au/our-responsibilities/settlement-and-multicultural-affairs/programs-policy/settlement-services/complex-case-support-programme

If you know someone who appears in need of this type of support, or are such a person, phone the Complex Case Support team on 1300 855 669.

#### **Settlement Service Grants**

This program funds organisations to help new arrivals settle in Australia.



You can access services under Settlement Grants 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 and Provisional Partner visa holders and their dependants) in rural and regional areas who have arrived in the last five years and have low English proficiency may also be eligible. Other provisional or temporary visa holders are not eligible for these services.

Settlement Grants also support newly arrived communities that are receiving significant numbers of new arrivals and require assistance to organise, plan and advocate for services.

Service providers help you access mainstream services such as assistance in housing, child care, employment and schooling. They can connect you to support networks to help you settle into the community and help you access English language training, education and employment.

#### For more information:

Settlement services grants information	Website
About the <u>Settlement Services grants program</u>	www.dss.gov.au/grants-funding/grant- programmes/settlement-services-fact- sheet
DSS Grants Service Directory	http://serviceproviders.dss.gov.au

### **Support for Unaccompanied Humanitarian Minors**

This program assists eligible minors (who have either a permanent resident, temporary humanitarian, temporary protection or an equivalent substantive temporary visa) with care, supervision and support.

For more information on <u>Unaccompanied Humanitarian Minors</u>, go to www.border.gov.au/about/corporate/information/fact-sheets/uhm-programme

#### **Settlement DVDs**

The Department of Immigration and Border Protection has produced a DVD called *Australia – A New Home* for newly arrived refugees from Africa and Asia. The DVD contains information on housing, health, education, money, work, family, Australian law and living in Australia.

The DVD for African refugees is available in Amharic, Dinka, Kirundi, Sudanese, Arabic, Swahili and Tigrinya languages.

The DVD for Asian refugees is available in Burmese, Chin (Haka), Karen, Nepali and Rohingya languages.

Both DVDs have an English language option and English subtitles. Episodes are also available in English on <u>Border TV</u> - go to <u>www.youtube.com/user/ImmiTV</u> and search for 'orientation information'.

For copies of the DVD, ask your settlement service provider, email <a href="mailto:DVD.Requests@border.gov.au">DVD.Requests@border.gov.au</a> or contact the <a href="mailto:Department of Immigration and Border">Department of Immigration and Border</a> <a href="mailto:Protection">Protection</a> at <a href="mailto:www.border.gov.au/about/contact/offices-locations/australia</a>

### State and territory settlement help

All state and territory governments have offices for multicultural and migrant affairs. Local governments may also provide support for new residents. See <a href="Chapter 12">Chapter 12</a>, <a href="Civic">Civic</a></a>
<a href="Participation">Participation</a>.

For more information see:

State or		
Territory	Agency	Website
ACT	Office of Multicultural Affairs	http://www.communityservices.act.gov.au/multicultural
	Multicultural Services	www.communityservices.act.gov.au/multicultur al/services
NSW	Multicultural NSW language services	www.crc.nsw.gov.au/services
	Multicultural NSW Settlement Portal	http://multicultural.nsw.gov.au/communities/new_arrivals_to_nsw/
	NSW Community Organisations	http://multicultural.nsw.gov.au/communities/communities/
NT	Office of Multicultural Affairs	https://dcm.nt.gov.au/strong- community/multicultural-affairs
	NT Multicultural Information Directory	https://nt.gov.au/community/multicultural- communities/Contact-a-multicultural-service-or- community-group
Qld	Multicultural Affairs Queensland	www.multicultural.qld.gov.au
	Queensland Multicultural Resource Directory	www.communities.qld.gov.au/multicultural/multicultural-communities/multicultural-resource-directory
SA	Multicultural SA	www.multicultural.sa.gov.au/new-migrants
	Multicultural Communities Council of SA Directory	www.mccsa.org.au
Tas.	Multicultural Tasmania	www.multicultural.tas.gov.au
Vic.	Victorian Multicultural Commission	www.multicultural.vic.gov.au
	Community Directory	www.multicultural.vic.gov.au/resources/commu nity-directory
WA	Office of Multicultural Interests	www.omi.wa.gov.au

State or Territory	Agency	Website
	WA Culturally and Linguistically Diverse (CaLD) community	www.omi.wa.gov.au/omi_db_msd.cfm
		www.omi.wa.gov.au/omi_ub_msu.cmi

#### **Local government services**

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

Many councils produce information booklets or new resident kits with information about local services and facilities (including garbage collection times, public health and recreation facilities). You can collect these from the Council or have them posted to you.

Visit your local council or <u>library</u> for more information. Council telephone numbers and addresses are listed in the <u>White Pages</u> under the name of the district.

#### For more information:

Region	Local government information	Website
ACT	ACT Government – <u>Canberra</u> <u>Connect</u>	www.act.gov.au
NSW	Office of Local Government	www.olg.nsw.gov.au
NT	Department of Local Government and Community Services	www.localgovernment.nt.gov.au/council_information
Qld	Department of Infrastructure, Local Government and Planning	http://dilgp.qld.gov.au
SA	Department of Planning and Local Government	www.dpti.sa.gov.au/local_govt
Tas.	Local Government Division	www.dpac.tas.gov.au/divisions/local_gov ernment
Vic	Local Government Victoria	www.delwp.vic.gov.au/local- government/find-your-council
WA	Department of Local Government and Communities	www.dlgc.wa.gov.au/Pages/default.aspx
National	Australian Local Government Association - links	http://alga.asn.au/?ID=275&Menu=56,19 9,219

### **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 others who can. Ethnic and community clubs, associations and religious organisations are listed under 'Clubs' and 'Organisations' in the <u>Yellow Pages</u>.

Many areas have settlement service providers, including migrant resource centres. These organisations are not run by the government, but some receive funding to provide settlement

services. They may be able to help you or help you find organisations which suit your needs and interests.

#### For more information:

Region	Agency	Website
National	Federation of Ethnic Communities' Councils of Australia (FECCA)	www.fecca.org.au
National	Settlement Council of Australia	www.scoa.org.au
National	Multicultural Youth Advocacy Network	www.myan.org.au/

### Help in a crisis

You can get help from non-government organisations if you urgently need food, clothing, shelter or furniture. Do not be afraid to ask for help.

You may have to be eligible or meet certain requirements to receive particular services.

For more information see:

National agencies	Website
The Salvation Army	www.salvos.org.au
St Vincent de Paul Society	www.vinnies.org.au
The Smith Family	www.thesmithfamily.com.au
Mission Australia	www.missionaustralia.com.au
Anglicare Australia	www.anglicare.asn.au
Red Cross	www.redcross.org.au/contact-us.aspx
Department of Human Services	www.humanservices.gov.au/crisis

### **Telephone crisis counselling**

There are telephone counselling services that offer free crisis counselling 24 hours a day, seven days a week.

Call them if you feel desperate, just need to talk to somebody or want to use their specialist counselling services. It is OK to ask for help.

National agencies	Telephone 24 hours	Website
<u>Lifeline Helpline</u>	13 1114	www.lifeline.org.au
Kids Helpline	1800 551 800	www.kidshelp.com.au
Child Abuse Prevention Service	1800 688 009	www.childabuseprevention.com.au

National agencies	Telephone 24 hours	Website
Relationships Australia Crisis Line	1300 364 277	www.relationships.org.au
1800 RESPECT	1800 737 732	www.1800respect.org.au

# 3 English Language

#### In this section

- Translating and Interpreting Service (TIS National)
- Learning English

### **Translating and Interpreting Service (TIS National)**

### **Interpreting**

The Translating and Interpreting Service (TIS National) provides an immediate telephone interpreting service. Interpreters are available for more than 160 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. You can use TIS National to communicate with government agencies, community groups and businesses.

Generally, TIS National is free for non-English speakers. If you are communicating with a government department, that organisation is responsible for the cost of the interpreter. Some businesses and community services may also provide free interpreting services.

To use a TIS National interpreter call 131 450 and tell the operator which language you speak. The operator will contact an interpreter. When you are connected to the interpreter, provide 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 wish to contact.

If you need an interpreter to see your doctor with you, ask the doctor to contact TIS National on the Doctor's Priority Line to arrange for a telephone interpreter. A doctor can also organise an onsite interpreter. Pharmacies can use telephone interpreters to speak with you about medicines. This is a free service provided by the government.

Free telephone interpreting services may be available for communicating with the following groups:

- non-profit, non-government, community-based organisations
- Members of Parliament
- local government authorities (in relation to issues such as rates, garbage collection and urban services)
- trade unions
- real estate agencies.

### **Working for TIS National**

TIS National welcomes enquiries from Australian permanent residents and citizens who are interested in working as <u>contract interpreters</u>. For more information, please visit the <u>TIS National</u> website at <u>www.tisnational.gov.au/en/Interpreters</u>

### **Translation of your important documents**

Eligible migrants can have their settlement-related personal documents translated into English (for example, birth or marriage certificates, driver's licences, and education and employment documents). This is free within the first two years of arrival in Australia or grant of permanent residence.

For more information see:

TIS National Service	Contact Details
Translating and Interpreting Service (TIS National) 24 hour service	131 450
TIS National website	www.tisnational.gov.au/en/Non-English-speakers
Information about document translations	www.dss.gov.au/our-responsibilities/settlement-and-multicultural-affairs/programs-policy/settle-in-australia/help-with-english/free-translating-service

### 'I need an interpreter' card

Non-English speakers can use an 'I need an interpreter' card to request an interpreter when they need to communicate with government agencies, community groups and businesses. The card has TIS National's contact details and space to write your preferred language. Show the card when you need an interpreter.

TIS National provides these cards to government agencies, community groups, and not-for-profit agencies to give to their clients.

If you would like a card posted to you, email TIS National at <a href="mailto:tispromo@border.gov.au">tispromo@border.gov.au</a> or phone 1300 655 820.

### **Interpreter symbol**



The Interpreter Symbol (above and on every page of this booklet) lets people with limited English know that they can ask for language assistance when using government services.

You may see the symbol in public hospitals, police stations, state schools, community centres, housing and employment offices, local councils and settlement service providers such as migrant resource centres.

### **Learning English**

### The Adult Migrant English Program (AMEP)

English is Australia's national language. People in Australia speak many languages, but to participate fully in Australian life you will need to speak and understand English. Without English, you will find it hard to access important services and to become independent. English language skills are also very important if you wish to work in Australia.

You will need to know how to speak English if you intend to become an Australian citizen.

The Adult Migrant English Program (AMEP) is funded by the Australian Government and provides up to 510 hours of free English language lessons to eligible migrants and humanitarian entrants.

If you are an adult migrant or humanitarian entrant settling in Australia, have been granted a permanent visa or eligible temporary visa and speak little or no English, you may be eligible for AMEP. Some migrant youths between 15 and 17 years of age may also be eligible. There is a <u>fact sheet</u> at <a href="https://docs.education.gov.au/node/37165">https://docs.education.gov.au/node/37165</a> which will tell you more.

In an AMEP class, you will learn English language skills and information about Australian society. You will meet other new arrivals, with similar backgrounds, experiences and goals, and you may make new friends.

AMEP is offered through Australian Government approved service providers. Classes are taught by teachers who are trained to teach English to speakers of other languages.

Your service provider will help you choose a class that will best suit your needs to ensure the best possible result for you. There are full-time and part-time classes at different times (days, evenings and weekends) and in different places so you can learn when and where it suits you. There are also distance learning, online and home tutoring arrangements available.

See also **AMEP** child care if you have children.

#### Important timeframes for AMEP

To access English language tuition through AMEP, you must register with an approved AMEP service provider within six months of the date of your arrival in Australia or your visa commencing if you are in Australia already. You must begin English classes within one year of arriving in Australia or from your visa commencing.

You have five years from your date of arrival or visa commencement date to learn English through AMEP. You may be eligible for additional lessons if you have special needs, limited schooling or because of difficult pre-migration experiences.

#### For more information:

AMEP	Contact details
Telephone	13 38 73
AMEP Website	www.education.gov.au/amep
Email	skilling@education.gov.au
Information in languages other than English	www.education.gov.au/amep-information- other-languages
Where can I learn English?  AMEP providers and learning centres	www.education.gov.au/adult-migrant-english-program-service-providers
AMEP online	www.amepdl.net.au

Your service provider can help you plan for further study after completing the AMEP.

### **Skills for Education and Employment (SEE)**

If you are looking for a job, the Skills for Education and Employment (SEE) program may help. SEE provides up to 800 hours of free language, literacy and numeracy training and vocational learning to working-age job seekers having difficulty finding employment because of low literacy or English language skills. The program can assist you for up to two years.

Only people who are actively looking for work and receiving an eligible income support payment or allowance are eligible for SEE. Some people access SEE after completing the Adult Migrant English Program (AMEP) or if they are not eligible for AMEP.

For more information, phone or visit <u>Centrelink</u>, talk to your Employment Services Provider, or go to the <u>SEE webpage</u> at <u>www.education.gov.au/skills-education-and-employment</u>

See also Chapter 5, Employment

# 4 Education and training

#### In this section

- Child care
- Playgroups
- School and Preschool
- Vocational Education and Training
- National Training Complaints Hotline
- Universities
- Recognition of qualifications and skills for education or training purposes
- Student support payments
- Student concession cards
- Community short courses

If you need information on learning English, see Chapter 3, English Language.

#### Child care

You might need to leave your child in someone else's formal care - that is, child care - if you have work, study or other commitments. Choosing the right child care and early learning service can be a difficult decision for families. It will depend on your family's needs and the environment in which you and your child will feel most comfortable. All child care providers must be qualified, or be working towards an approved qualification in education and care.

Child care provides many benefits to newly arrived children and their parents. Many Australian families use these services.

Child care and early learning services help children develop social, emotional and learning skills. Children from different backgrounds will learn English and become familiar with their new environment. High quality early childhood learning and child care programs can improve a child's overall development, education and employment outcomes later in life.

Having child care means you can attend training, study or go to work, which supports your family and increases the chance that your settlement will be successful.

There are different types of child care services available. These include long day care, family day care, occasional care and in-home care, as well as vacation care and outside school hours care for primary school aged children.

- Long Day Care is sometimes referred to as centre-based care and is generally
  provided in a building or part of a building that has been created specifically for use
  as a child care centre.
- Family day care is where a registered educator provides care for other people's children in their own home.
- Occasional care is suitable for families who do not need child care on a regular basis.

- In-home care is a flexible form of child care where an approved educator provides care in the child's home. This is only available to children in certain circumstances.
- Children can also attend preschool or kindergarten programs within a child care centre that prepare children for school. These are listed in the <u>White Pages</u> telephone directory.

Phone the National Child Care Access Hotline on 1800 670 305 or go to the MyChild website at www.mychild.gov.au to find out about:

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

National child care information	Website
Find a child care centre near you	www.mychild.gov.au
Government assistance with child care fees	www.humanservices.gov.au/childcare
Changes to Government assistance	www.education.gov.au/jobsforfamilies
Department of Education and Training, <u>Early Childhood and Child Care</u>	www.education.gov.au/early-childhood-and-child-care
Choosing the right care for your family	https://docs.education.gov.au/node/29716

#### **AMEP** child care

The Adult Migrant English Program (AMEP) provides free child care for children under school age only while their parents attend an AMEP class. After completing AMEP, you must review your child care arrangements as other programs do not cover these costs.

## Working in child care

Child care in Australia is well-regulated to ensure children receive the best possible care. The Australian federal government and state and territory governments are jointly responsible for child care.

Child care services and the educators who work there must comply with various laws and regulations, such as those related to child education, safety and wellbeing, and child care payments.

If you are approached to take part in formal child care activities, be aware of these and other obligations. You will also need to have, or be working towards, an approved qualification in education and care, typically a Certificate III in Children's Services, through a Registered Training Organisation, such as Technical and Further Education (TAFE) institutes.

You must declare your income to Centrelink and the Australian Taxation Office. These requirements apply to all types of formal child care.

There are serious penalties for child care services and educators that do not comply with their obligations, ranging from monetary fines to criminal investigation and prosecution.

For more information on becoming a child care educator, go to your state or territory government's education department website.

## **Playgroups**

A playgroup is an informal session where mums, dads, grandparents, caregivers, children and babies meet together in a relaxed environment.

Playgroups can help children's learning and development through their participation in new experiences and interactions with other children. Attending a playgroup reduces isolation for families, because playgroups provide regular social activities and opportunities to connect with the local community.

Playgroups meet in various locations and are organised by parents and caregivers. You can usually visit for free before deciding to join. There may be a small charge to cover costs of refreshments or art equipment at each subsequent visit, depending on the individual playgroups.

Contact <u>Playgroup Australia</u> on 1800 171 882 or go to <u>www.playgroupaustralia.com.au/</u> to find a playgroup.

#### **School and Preschool**

Preschool or kindergarten is available for all children in the year before school. Preschool helps children to develop physically, emotionally and socially before going to school.

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 age 17.

Generally, children 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) are only for 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. Schools are listed in the <u>White Pages</u>.

Government schools provide free education. However, most schools request a small annual fee for educational and sporting programs. Parents may have to provide additional materials, including pencils, pens, textbooks and school uniforms.

Students holding temporary visas may be required to pay full school fees – check with the school.

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

If you need before or after school care, or care during school holidays, ask the school.

#### **Enrolment**

To enrol your child in a school, phone or visit the school. 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 will also need to show immunisation documents. See Chapter 9, *Health and Wellbeing*.

Choosing a school can be a difficult decision. You can learn more about local schools from the MySchool website at www.myschool.edu.au/

#### Non-English speaking school children

Support services to learn English vary across Australia. Contact your state or territory education authority or your child's school for more information.

State or Territory	Information	Website
ACT	Education and Training Directorate	www.det.act.gov.au/teaching_and_learning/ english-as-an-additional-language-or-dialect
NSW	Department of Education	www.schools.nsw.edu.au/gotoschool/a-z/esl.php
NT	Department of Education	https://nt.gov.au/learning/international- students-and-migrants/english-as-a-second- language-students
Qld	Department of Education and Training	http://education.qld.gov.au/schools/about/support.html
SA	Department for Education and Child Development	www.sa.gov.au/topics/education-skills-and- learning/schools/curriculum-and- learning/student-support-programs/english- as-a-second-language
Tas.	Multicultural Access Point	www.multicultural.tas.gov.au/education_and _english
Vic.	Department of Education and Training	www.education.vic.gov.au/school/teachers/t eachingresources/diversity/eal/Pages/ealne wstudent.aspx
WA	Department of Education	http://det.wa.edu.au/curriculumsupport/eald/detcms/navigation/program-information/eal-d-school-programs/

## Interpreters at schools

Parents and carers who speak limited or no English can have an interpreter present when discussing matters involving their children at school. Before you meet with the school, contact <u>TIS National</u> on 131 450 (24 hours, seven days a week) or go to <u>www.tisnational.gov.au</u>

## **Vocational Education and Training**

Vocational Education and Training (VET) courses are for people who want technical or trade skills, or skills for 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.

Before accessing VET studies, you should research the courses you would like to do and see what current skills are in demand for jobs in Australia. The <a href="MySkills website">MySkills website</a> provides information to help with this research at <a href="https://www.myskills.gov.au">www.myskills.gov.au</a>

The MySkills website also provides information on the training organisations delivering VET courses in Australia. These include Technical and Further Education (TAFE) Institutes, Adult and Community Education (ACE) organisations, and Private Registered Training Organisations (RTOs).

Secondary school students may be able to take VET courses in their final years at school. Fees are charged for VET courses and students may need to buy their own books, materials or equipment. Students must complete secondary school to qualify for some courses.

For eligible students enrolled in diploma-level and above VET courses, the Australian Government offers the VET FEE-HELP loan scheme. VET FEE-HELP provides students with financial support so that they do not have to pay their fees upfront. Students who obtain a VET FEE-HELP loan must repay it through the tax system once their income reaches the minimum repayment threshold. When applying for this loan, it is your responsibility to be aware of all the obligations and requirements before signing up. For more information about VET FEE-HELP, go to http://studyassist.gov.au/sites/studyassist/helppayingmyfees/vet-fee-help/pages/vet-fee-help

Region	VET information	Telephone	Website
National	My Skills Training Directory		www.myskills.gov.au
ACT	Skilled Capital	02 6205 8555	www.skills.act.gov.au/?q=s kills-training-act
NSW	Smart and Skilled	1300 772 104	www.smartandskilled.nsw. gov.au
NT	Northern Territory Training Entitlement		https://nt.gov.au/learning/a dult-education-and- training/vocational- education-and-training- VET
	Department of Business	08 8999 5511	http://www.vet.nt.gov.au/
Qld	Skills Gateway	1300 369 935	www.skillsgateway.training .qld.gov.au
SA	Work Ready	1800 506 266	www.skills.sa.gov.au/traini ng-learning

Region	VET information	Telephone	Website
Tas.	Skills Tasmania		http://www.skills.tas.gov.au /learners
Vic.	Victorian Training Guarantee	13 1823	www.education.vic.gov.au/ training/learners/vet/pages/ funding.aspx
WA	Future Skills	08 6551 5000	www.futureskillswa.wa.gov .au/studentsparents/Pages /default.aspx

For information on the recognition of qualifications and skills, see Chapter 5, Employment

## **National Training Complaints Hotline**

The <u>National Training Complaints Hotline</u> is a national service for consumers to register complaints concerning vocational education and training. The service refers consumers to the appropriate agency/authority/jurisdiction to assist with their complaints.

The vocational education and training sector is complex, with many different organisations involved, including the Australian, state and territory governments. Consumers deserve a streamlined and simple way to report complaints.

The Hotline does not investigate complaints but will forward complaints to the most appropriate agency, authority or jurisdiction for consideration. More information about the <a href="https://www.education.gov.au/NTCH">Hotline</a> is available at <a href="https://www.education.gov.au/NTCH">https://www.education.gov.au/NTCH</a>

The Hotline operates Monday to Friday from 8am to 6pm nationally. The telephone number is 13 38 73. Written complaints can be emailed to <a href="mailto:skilling@education.gov.au">skilling@education.gov.au</a>. Include as much detail as possible, including your contact details, so your complaint can be thoroughly considered.

Interpreter services are available through the TIS National by calling 131 450. Ask for the National Training Complaints Hotline.

#### Universities

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

To learn more about Australia's education system:

- if you are considering migrating to Australia or to study in Australia, go to www.studyinaustralia.gov.au
- if you are a <u>domestic student or humanitarian visa holder</u>, go to www.studyassist.gov.au



If you would like to <u>compare</u> Australian higher education institutions and study areas, you can do so at <u>www.qilt.edu.au</u>

For <u>information about entry requirements</u>, <u>admissions and courses</u>, you should contact your intended university or the tertiary admissions centre in your state or territory (at <a href="http://studyassist.gov.au/sites/studyassist/mytertiarystudyoptions/courses\_quals/pages/enrolling-in-a-course">http://studyassist.gov.au/sites/studyassist/mytertiarystudyoptions/courses\_quals/pages/enrolling-in-a-course</a>).

Students with limited English should contact their university and check the level of English required for their course. You may need to enrol in an English language program before starting university, to ensure your English is good enough to study there.

University course costs vary depending on the university and course. Before you enrol, you should consider what the total course cost will be, how you will pay for it, and how you will pay for books, accommodation and general living costs.

To help domestic students study at university, the Government subsidises university places and provides access to the Higher Education Loan Program (HELP) for eligible students. If eligible, you do not have to pay tuition fees upfront but can repay your HELP loan through the taxation system once your income meets the minimum repayment threshold. These thresholds are indexed annually and can be found at <a href="StudyAssist">StudyAssist</a> (www.studyassist.gov.au)

#### **International student support**

Your education and training institution is your first point of contact for support while you are studying in Australia. You can find <u>settlement information for international students</u> at <u>www.studyinaustralia.gov.au/global/live-in-australia</u> and at these sites:

International Students information	Website
Department of Education and Training	www.internationaleducation.gov.au/
<u>Future Unlimited</u>	www.studyinaustralia.gov.au/
Immigration information	www.border.gov.au/Trav/Stud

# Recognition of qualifications and skills for education or training purposes

If you wish to undertake study or training in Australia, it is may be helpful to first have your qualification or overseas work experience formally recognised by a training provider, university, or skills assessment authority. This may assist you in meeting course admission requirements, or even reduce the time needed for training.

For information on the recognition of qualifications and skills see Chapter 5, Employment

## **Student support payments**

Youth Allowance (for people aged 16 – 24 years) and Austudy (for those 25 years and over) provide financial assistance for Australian residents who are full-time students undertaking approved study and whose income and assets are within certain limits.

A <u>waiting period</u> applies for most newly arrived residents. Refugees and humanitarian entrants are exempt from this waiting period. For more information, contact <u>Centrelink</u> at <u>www.humanservices.gov.au/customer/subjects/payments-students-and-trainees</u>

See also Chapter 10, Your Family

#### Student concession cards

In some states and territories, school and higher education students may be eligible for a student card that entitles them to discounts when paying for services, for example public transport. Ask your school or institution about getting a student card.

## **Community short courses**

Adult and Community Education (ACE) offers educational courses in local communities for people over 15 years. ACE courses are usually very flexible and suit people of varying abilities and backgrounds. Typically, course duration is two to three hours weekly, over six to eight weeks, or full-day workshops. Often courses are held in the evening or on weekends.

ACE courses do not usually result in qualifications, but they may provide a pathway to more formal education and work-related training. ACE 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, for example in art, information technology, small business, other languages and sport.

Technical and Further Education (TAFE) and Vocational Education Training (VET) organisations may offer short accredited courses as well as non-accredited short courses that have no formal assessment.

# 5 Employment

#### In this section

- Looking for work
- Centrelink
- Recognition of qualifications and skills
- Rights and protections in the workplace
- Health and safety in the workplace
- Superannuation

## **Looking for work**

The Australian labour market can be very competitive. Economic factors, your qualifications, skills and ability to speak English and the type of work you are looking for will affect how quickly you can find a job. The availability of work varies in different parts of Australia.

The daily newspapers usually advertise 'Job Vacancies' (or 'Positions Vacant'). Job vacancies are also listed online. Private employment agencies are listed in the <u>telephone</u> <u>directory</u> and many online recruitment websites.

You can search for job vacancies across Australia on <u>jobactive</u>, one of Australia's largest free online jobs websites, at <u>www.jobactive.gov.au/</u>

Volunteering can provide a pathway to employment: see Chapter 12, Civic Participation.

#### Centrelink

Centrelink delivers payments and services for job seekers. You may be eligible to receive an income support payment if you are looking for work, completing approved studies or undertaking approved activities.

Centrelink	Contact details
Centrelink website	www.humanservices.gov.au
Information for migrants, refugees and visitors	www.humanservices.gov.au/multicultural
Information in other languages	www.humanservices.gov.au/yourlanguage
For information in other languages	131 202
Telephone job seekers	132 850

To help you find work, Centrelink may refer you to an Employment Services Provider like jobactive or Disability Employment Services. If you live in a remote location you may be referred to a Community Development Program provider.

#### jobactive

jobactive connects job seekers with employers and is delivered by providers in over 1,700 locations across Australia. jobactive providers tailor their services to their clients' needs. They work with local employers, registered training organisations, government, community and health organisations to help clients find work.

You can receive help to access training and work experience, relocation assistance, wage subsidies, training, apprenticeships or the New Enterprise Incentive Scheme for help starting a new business. <u>Help for jobseekers</u> is available at <u>www.employment.gov.au/jobactive-help-job-seekers</u>.

Your jobactive provider will help you create a Job Plan, which sets out what you need to do to find and keep a job. This may include writing a resume, getting work experience and gaining new skills or qualifications.

If you are a refugee or humanitarian entrant, you are entitled to all employment services from the day you arrive. Other migrants may be eligible for more limited employment services. Contact Centrelink for more information.

To find your local jobactive provider go to www.jobactive.gov.au

Anyone legally entitled to work in Australia (including visitors to Australia with appropriate work visas) can do harvest work, which involves picking fruit and other crops in regional areas. Harvest Labour Services providers deliver services through jobactive.

jobactive	Contact details
Job Seeker Hotline	136 268
jobactive website	www.jobactive.gov.au
jobactive information in languages other than English	www.employment.gov.au/translated-jobactive-factsheets
Australian <u>Labour Market Update</u> publication	http://employment.gov.au/australian-labour- market-update-publication
Harvest Labour Services Information	www.harvesttrail.gov.au

The following services may also help:

Agency or service	Telephone	Website
Australian Apprenticeships	13 3873	www.australianapprenticeships.gov.au
Jobguide – for youth employment		www.education.gov.au/job-guide
Experience+ – for mature age employment	13 1764	www.employment.gov.au/job-seekers-0
MyFuture – a website providing job -seeking advice		http://myfuture.edu.au

Agency or service	Telephone	Website
Help starting a small business	13 62 68	www.employment.gov.au/self- employment-new-enterprise-incentive- scheme-neis
<u>JobAccess</u> – for workers with disabilities	1800 464 800	www.jobaccess.gov.au/people-with- disability

## Recognition of qualifications and skills

If you have qualifications, skills or relevant work experience in a particular occupation, you may wish to get these formally recognised to help you gain employment in Australia. Having your knowledge and skills recognised may also support your future work prospects and career development.

If you plan to undertake study or training in Australia, you may wish to have your qualification or overseas work experience assessed and recognised, to help you meet course admission requirements, or even reduce the time needed for study.

For <u>qualifications recognition information</u>, go to http://internationaleducation.gov.au/services-and-resources/pages/qualifications-recognition.aspx

There are several ways to have your skills and qualifications assessed and recognised:

#### **Recognition of prior learning**

Recognition of Prior Learning (RPL) is a process for assessing and recognising the knowledge and skills that a person has gained through education, training, work and life experience. It can provide you with a full or part Australian qualification.

RPL assessments are conducted by Australian Registered Training Organisations (RTOs). RTOs include higher education providers (universities) and vocational education training institutions, which can be government-owned or private providers.

You may be eligible for RPL if you have:

- an overseas qualification.
- a relevant education statement.
- evidence of your work skills and knowledge gained from paid or unpaid work experience, life experience or community work.

Australian qualified assessors who work for, or on behalf of, an RTO can conduct RPL assessments. The assessor may observe you doing specific tasks and have a conversation with you about your skills. They will also compare your evidence, experience and skills (including formal education and work experience) against the relevant Australian qualification. Australia has a national qualifications framework so the qualification or decision will be recognised by all RTOs.

The assessor will tell you what evidence you will need to provide – for example, copies of your qualification or training certificates, employer references, work description statements and work samples.

Once you have identified a suitable training organisation, you should contact the organisation to discuss your RPL options and any fees that may be involved in the assessment and recognition of your skills and experience. A fee will usually be charged for RPL assessments.

You can find contact details and locations of RTOs on the following websites:

- MySkills www.myskills.gov.au to discover vocational education and training (VET) courses that can be accessed in your area.
- MyFuture www.myfuture.edu.au for contact details of all Australian RTOs, including universities, as well as further information about RPL application processes.

#### **Skills Assessment Authorities**

Skills assessment authorities conduct assessments and tests to determine if a migrant has the skills and experience to work to Australian standards in a particular occupation or profession. While these services are generally provided for migration purposes, many authorities also offer assessments and testing for other purposes, which can help you:

- gain an Australian Qualification Framework qualification.
- access licensing and registration in specific occupations.
- gain accreditation with a professional association.

There are currently 37 authorities in Australia with responsibility for assessing overseas gained qualifications, skills and experience in particular occupations. To find if your occupation or profession is covered by an authority, see the <u>list of authorities</u> at <a href="https://www.border.gov.au/Trav/Work/Work/Skills-assessment-and-assessing-authorities">www.border.gov.au/Trav/Work/Work/Skills-assessment-and-assessing-authorities</a>

#### **Trades Recognition Australia – skills recognition**

Trades Recognition Australia (TRA) is a business unit located in the Australian Government Department of Education and Training. It is the skills assessing authority for approximately 130 technical and tradesperson occupations specified by the Australian Department of Immigration and Border Protection (DIBP). TRA operates a number of different skills assessment services, which vary depending on the circumstances of the applicant and their desired migration outcome.

The TRA Trades Recognition Service and the TRA Optional Skills Assessment Service undertake skills recognition for employment and licensing purposes. Registered Training Organisations (RTOs) approved by TRA deliver these services throughout Australia. After an assessment, your skills may be formally recognised with a qualification, an Offshore Technical Skills Record or statement of attainment which may require you to undertake extra training to meet Australian work standards or obtain a license.

To find out if a TRA skills assessment is right for you, go to <u>TRA Pathfinder</u> at www.tradesrecognitionaustralia.gov.au/PathFinder/Pages/default.aspx

You may also like to explore <u>TradeSET</u>, a free service to help you decide whether to undertake a formal skills assessment at <u>www.tradeset.com.au</u>

Trade Recognition Australia	Contact Details
Telephone (outside Australia)	+61 2 6240 8778  Monday to Friday, 10.00 am to 12.00 pm and 1.00 pm to 5.00 pm AEST, excluding public holidays (GMT +10 hours)
Telephone (within Australia)	1300 360 992 Business hours as above
Email	traenquiries@education.gov.au
TRA Website	www.tradesrecognitionaustralia.gov.au

#### **Tertiary qualifications recognition**

Overseas Qualification Units – based in Australian states and territories – provide recognition of overseas qualifications for general purposes (i.e. not for essential study, migration, or employment requirements). OQUs provide a free service that compares your qualification with an Australian equivalent, using the Australian Qualification Framework.

The Department of Education and Training (DET) provides general information and advice on the comparison of overseas qualifications. Check with the OQU in your state or territory before contacting the DET. The OQU will refer you to DET if required.

Agency	Website
Department of Education and Training	https://internationaleducation.gov.au/Services-And-Resources/services-for-individuals/Pages/Services-for-individuals.aspx
State and territory Overseas Qualification Units	https://internationaleducation.gov.au/services-and-resources/pages/qualifications-recognition.aspx

Professionals with overseas training who need to undertake bridging study to have their qualifications recognised may be eligible for assistance with tuition fees. Contact <u>FEE-HELP</u> on 1800 020 108 or go to

http://studyassist.gov.au/sites/StudyAssist/HELPpayingMyFees/FEE-HELP

## Rights and protections in the workplace

Everyone working in Australia is entitled to basic rights and protections at work.

This includes payment of a minimum wage, rest breaks, sick leave and access to minimum entitlements as set out in the award or agreement that covers your job.

The <u>Fair Work Ombudsman</u> provides free advice and information about Australia's employment laws for employers and employees at <u>www.fairwork.gov.au</u> including in languages other than English.



#### Minimum pay

All employees in Australia are entitled to be paid at least a minimum wage. The amount will depend on which state or territory you work in, your age, which award applies, and the details of your employment contract.

Your employer must pay you regularly and must not make deductions from your salary (except for tax and superannuation purposes) without your permission. Ask your employer to clearly explain your deductions to you when you start working. You can set up deductions from your pay.

You must also be given a pay slip within one working day of pay day.

#### **Conditions of employment**

All workers in Australia are entitled to 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 give their members 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 belong to a union.

If you want to join a union but don't know which union to join, you can contact <u>Australian Unions</u> at <u>www.australianunions.com.au</u> Australian Unions is a membership and advice service run by the Australian Council of Trade Unions. It can 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 like your race, religion, gender, pregnancy, sexual preference, disability or for being a member of a trade union.

'Adverse action' is when a person has been:

- refused a job
- dismissed from employment
- denied training opportunities
- · denied promotion or
- subjected to less favourable working conditions or terms of employment.

For more information on <u>discrimination laws</u>, see www.humanrights.gov.au/employers/good-practice-good-business-factsheets/quick-guide-australian-discrimination-laws

To make a <u>complaint</u>, go to www.humanrights.gov.au/complaints/complaint-guides/what-you-can-complain-about/complaints-about-discrimination-employment

#### Other workplace rights

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

If you are unsure whether you are receiving the correct pay, conditions and workplace rights, or to make a complaint about your employer, you can find more information at:

National agencies	Telephone	Website
Fair Work Ombudsman (languages other than English)	13 1394	www.fairwork.gov.au/contact-us/language-help
Fair Work Ombudsman for migrants and visa holders		www.fairwork.gov.au/find-help-for/visa-holders- and-migrants
Australian Unions	1300 486 466	www.australianunions.com.au/
Fair Work Commission	1300 799 675	www.fwa.gov.au/
Australian Government		www.australia.gov.au/information-and- services/jobs-and-workplace/working-conditions
Department of Immigration and Border Protection		http://www.border.gov.au/Trav/Work/Work/workplace-rights

## Health and safety in the workplace

You have the right to work in a safe and healthy workplace. All employees must follow their employer's health and safety procedures.

If you have been injured at work, you may be entitled to workers' compensation.

States and territories have primary responsibility for Work Health and Safety (WHS) laws (also called Occupational Health and Safety). These laws set out the duties of employers, government agencies and others responsible for work health and safety.

If you feel your workplace is unsafe, contact the relevant regulator or the health and safety representative at your work (if any). You may also wish to contact your union.

State and Territory safety regulators are:

Region	Health and Safety Regulator	Telephone	Website
ACT	WorkSafe ACT	02 6207 3000	www.worksafety.act.gov.au
NSW	WorkCover NSW	13 1050	www.workcover.nsw.gov.au
NT	NT WorkSafe	1800 019 115	www.worksafe.nt.gov.au
Qld	WorkCover Queensland	1300 362 128	www.worksafe.qld.gov.au
SA	SafeWork SA	1300 365 255	www.safework.sa.gov.au
Tas.	WorkSafe Tasmania	1300 366 322	www.worksafe.tas.gov.au
Vic.	WorkSafe Victoria	1800 136 089	www.worksafe.vic.gov.au
WA	WorkSafe Western Australia	1300 307 877	www.worksafe.wa.gov.au
National	Comcare	1300 366 979	www.comcare.gov.au
National	Safe Work Australia	1300 551 832	www.safeworkaustralia.gov.au/ sites/swa/about/publications/pa ges/working-safely-in-australia- information-sheet

Some industries, such as mining and oil and gas, have separate safety regulators. For a <u>full list of regulators</u>, including workers' compensation regulators, go to www.safeworkaustralia.gov.au/sites/swa/about/who-we-work-with/regulators/pages/whs-regulators

## **Superannuation**

Superannuation is a way of saving for your retirement. You and/or your employer can contribute money to a superannuation fund, which you can normally access when you turn sixty. 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 your superannuation fund.

If you work for yourself, you should consider putting money into superannuation for your retirement.

#### For more information:

Superannuation information	Telephone	Website
Australian Taxation Office	13 1020	www.ato.gov.au/super
Australian Securities and Investments Commission	1300 300 630	www.moneysmart.gov.au/superannuation-and-retirement

#### 6 Australian law

#### In this section

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 avoid having problems.

- Criminal offences
- Violence
- Domestic and Family Violence and Sexual Assault
- The legal age of consent
- Rights of children
- Child protection
- Forced marriage
- Female reproductive health and rights
- Firearms and Knives
- Animals and Wildlife
- Smoking, drinking and drugs
- · Restrictions on plant or animal imports
- Other laws
- Legal assistance

#### **Criminal offences**

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

Serious crimes include murder, assault, sexual assault, property damage or theft, armed robbery, having sexual relations with children or young people who are below the legal age of consent, driving dangerously, possession, use or sale 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 or a federal, state or local government employee. Offering gifts or bribes to influence the decisions of public officials is illegal and will be reported.

Owning or carrying weapons, such as guns, without a licence is illegal. 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, telephone **000** and ask for "Police". See Chapter 2, Get Help.

If you have seen a crime or if you have information that may help police solve or prevent a crime, you should contact <u>Crime Stoppers</u> at <u>www.crimestoppers.com.au</u> or call 1800 333 000. You do not have to give your name.

#### **Violence**

Violence towards another person is illegal in Australia and is regarded as a serious crime. A person who commits violent crimes can go to jail, whether they are a man or a woman.

Various services exist to support victims of crime or violence, including violence in the home (domestic and family violence).

# **Domestic and Family Violence and Sexual Assault**

Domestic and family violence includes behaviour or threats that aim to control a partner or other family member by causing fear or threatening their safety. Domestic and family violence is against the law in Australia. It can include:

- hitting, choking or hurting the family member or partner
- denying essential money to the family member or partner
- isolating the partner from friends and family
- constantly insulting or criticising the partner
- threatening children or pets.

Sexual assault is sexual behaviour directed towards another person without their consent. Sexual assault includes:

- forcing anyone to have sex or perform sexual acts
- forcing anyone to watch pornography
- having sex or performing sexual acts with a <u>child</u>.

In Australia, it is against the law to sexually assault anyone. A person who commits sexual assault can go to jail, whether they are a man or a woman. Sexual assault between people in a relationship, marriage or family is also against the law.

Women have the same rights as men. Australian laws treat women and men equally. Everyone has the right to live free from violence, in a happy relationship and community. Women do not have to accept being treated badly or harmed.

If you or someone you know is in danger, telephone **000** and ask for "**Police**". Police in Australia are safe and can be trusted.

The <u>Family Safety Pack</u> helps you to understand your rights and where to get support if you need it. There are culturally sensitive counselling services in Australia and it is acceptable to ask them for help. The pack is available in a range of translated languages at <a href="https://www.dss.gov.au/family-safety-pack">www.dss.gov.au/family-safety-pack</a>

<u>1800 RESPECT</u> provides free, confidential telephone and online counselling and information. Counsellors will listen to you, answer questions and can refer you to other support services in your local area. Call 1800 737 732 or go to <u>www.1800respect.org.au</u>

<u>MensLine</u> is a counselling service that assists men to manage family and relationship difficulties including issues of violence. Phone 1300 789 978 or go to <u>www.mensline.org.au</u>

If you need an interpreter, call the <u>Translating and Interpreting Service</u> (TIS National) for free on 131 450. TIS National does not provide counselling but can help you to communicate with other services.

Region	Domestic and Family Violence Service	Telephone
National	Domestic Violence and Sexual Assault - 24 Hour Help Lines or	1800 200 526 or
	www.1800respect.org.au	1800 737 732
National	Child Abuse Prevention Service	1800 688 009
	- 24 Hour Help Line or	
	www.childabuseprevention.com.au/reporting-abuse.html	
National	Mensline Australia - 24 Hour Help Line	1300 789 978
	www.mensline.org.au	
National	Men's Referral Service	1300 766 491
AOT	http://mrs.org.au	00 0000 0000
ACT	Domestic Violence Crisis Line	02 6280 0900
NSW	http://dvcs.org.au	02 8745 6999
INOVV	<u>Domestic Violence Advocacy Service</u> - Sydney Advice Line www.wlsnsw.org.au/legal-services/domestic-violence-legal-	02 0743 0999
	service	
	<u>Domestic Violence Advocacy Service</u> - Free calls outside Sydney	1800 810 784
	The cand divide Syundy	1000 010 701
	Community Services Domestic Violence Line	1800 656 463
	www.community.nsw.gov.au/parents,-carers-and-	
NIT	families/domestic-and-family-violence/domestic-violence-line	1000 010 110
NT	Crisis Line	1800 019 116
	www.ncsmc.org.au/wsas/resources/res_nt.htm	
	<u>Domestic Violence Counselling Service</u> www.dawnhouse.org.au/domestic-violence-counselling-service	08 8945 6200
	Women's Help Line	
Qld	www.dvconnect.org/womensline	1800 811 811
	Men's Help Line	4000 000 000
	www.dvconnect.org/mensline/	1800 600 636
SA	Domestic Violence Crisis Services	1300 782 200
	www.sa.gov.au/topics/emergencies-and-safety/safety-at-home-	
	and-in-the-community/domestic-violence	
	Domestic Violence Help Line	1800 800 098
	www.1800respect.org.au/common-questions/who-can-i-talk-to-	
	about-domestic-family-violence-or-sexual-assault/south-australia-	
Too	counselling-services/	1000 622 027
Tas.	Family Violence www.dpac.tas.gov.au/safehomessafefamilies	1800 633 937
	Response and Referral – Counselling and Support Service	1800 608 122
	www.dhhs.tas.gov.au/service_information/children_and_families/	1000 000 122
	family_violence_counselling_and_support_service	
Vic.	Eastern Domestic Violence Service	03 9322 3555
	Monday to Friday, 9am to 5pm	
	http://edvos.org.au/what-we-do	
	Immigrant Women's Domestic Violence Service	1800 755 988
	www.iwss.org.au	

Region	Domestic and Family Violence Service	Telephone
	Immigrant Women's Domestic Violence Service Monday to Friday, 9am to 5pm	03 9898 3145
	Counselling and Support www.safesteps.org.au	1800 015 188
	Men's Referral Service, Richmond,	4000 005 070
	Free call in Vic.  http://mrs.org.au/about	1800 065 973
	Men's Referral Service, Richmond, Monday to Friday, 9am to 9pm	03 9428 2899
WA	Women's Domestic Violence Crisis Service www.dcp.wa.gov.au/CrisisAndEmergency/Pages/Women%27s- Domestic-Violence-Helpline.aspx	1800 007 339
	Women's Domestic Violence Crisis Service Calls from outside Perth	08 9223 1188
	Men's Domestic Violence Helpline www.dcp.wa.gov.au/CrisisAndEmergency/Pages/Men%27s- Domestic-Violence-Helpline.aspx	1800 000 599

You may need legal assistance to deal with domestic or family violence issues. For more information see the <u>end of this chapter</u>.

## The legal age of consent

The legal age of consent is the age that the law says you can agree (consent) 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. In South Australia and Tasmania it is 17 years of age.

It is illegal for an adult to have sex with children who are below the age of consent. There are serious penalties for anyone breaking these laws, regardless of whether or not the child has agreed. These laws protect young people from sexual exploitation.

You can find out more by talking to a doctor, or contacting a sexual health clinic or family planning clinic, which are listed in the White Pages.

## **Rights of children**

Australia has a strong commitment to protecting the 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 is discouraged, and if it causes significant harm, is illegal. Physical discipline is not allowed in schools.

In Australia, some people, like doctors and teachers, are required to report to state and territory child protection authorities if they are concerned a child is 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 children's 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.

#### For more information:

Region	Child protection agencies and websites	Telephone 24 hour service
Nationa	I Child Abuse Prevention Services www.childabuseprevention.com.au	1800 688 009
ACT	ACT Government Community Services www.communityservices.act.gov.au/ocyfs	1300 556 729
NSW	Community Services Helpline www.community.nsw.gov.au/preventing-child-abuse-and-neglect	132 111
NT	Department of Children and Families https://nt.gov.au/law/crime/report-child-abuse	1800 700 250
Qld	Department of Communities, Child Safety and Disability Services www.communities.qld.gov.au/childsafety/child-safety-services	1800 811 810
SA	<u>Department for Education and Child Development</u> www.families.sa.gov.au/pages/protectingchildren/HowToNotify	131 478
Tas.	<u>Department of Health and Human Services Hotline</u> www.dhhs.tas.gov.au/children/child_protection_services	1300 737 639
Vic.	<u>Department of Human Services – Child Protection</u> www.dhs.vic.gov.au/for-individuals/children,-families-and-young- people/child-protection	131 278
WA	Department for Child Protection and Family Support www.dcp.wa.gov.au/pages/home.aspx	1800 199 008

# Forced marriage

Everyone in Australia is free to choose whether they marry. Forcing anybody to get married is a crime in Australia. A forced marriage is when a person gets married without fully and freely consenting, because they have been threatened, coerced or deceived.

Nobody is allowed to physically, emotionally, or psychologically pressure anyone to get married. It doesn't matter what the person's religious or ethnic background is, their gender or sexual orientation or how old they are.

It is also illegal to take or send a person to another country for the purposes of forcing them to marry, or to have someone else organise this.

Children under 16 years are not allowed to marry. People between 16 and 18 years of age can only marry with parental consent and with an Australian court order from a judge or magistrate authorising the marriage.

Arranged marriages are legal in Australia. Both parties must consent.

To learn more about <u>forced marriage</u> and how you can protect yourself and others when seeking help, go to <u>www.ag.gov.au/forcedmarriage</u>

The <u>Family Safety Pack</u> (www.dss.gov.au/family-safety-pack) includes a factsheet on forced and early marriage.

If you think that somebody is in, or is at risk of, a forced marriage, contact the Australian Federal Police on 131 237.

The following organisations may also be able to help:

Region	Organisation and website	Telephone
National	National Sexual Assault, Domestic and Family Violence Counselling Service www.1800respect.org.au	1800 737 732
National	Family Law Information http://www.familycourt.gov.au/wps/wcm/connect/fcoaweb/family-law-matters/getting-help/migrants-refugees-language-support	1300 352 000
National / NSW	Anti-Slavery Australia www.antislavery.org.au	02 9514 9662
National / NSW	My Blue Sky www.mybluesky.org.au	02 9515 8815 or
		0481 070 844 (text)
Vic.	Australian Muslim Women's Centre for Human Rights www.ausmuslimwomenscentre.org.au	03 9481 3000

## Female reproductive health and rights

The practice of female genital mutilation or cutting (FGM/C) is illegal in Australia.

FGM/C includes any procedure that involves the partial or total removal of the external female genitalia, or other injury to the female genital organs, that is performed for non-medical reasons.

It is also illegal to take or send a person to another country to have FGM/C performed on that person, or to have someone else organise this.

FGM/C can have serious and long-lasting consequences. Women and girls arriving in Australia may have health problems due to the practice.

The specialist services listed below can help:

Region	Female reproductive rights service	Telephone
National	National Education Toolkit for FGM/C in Australia www.netfa.com.au	
ACT	Sexual Health and Family Planning www.shfpact.org.au	02 6247 3077
	Women's Health Service www.health.act.gov.au/our-services/women-youth-and- children/womens-health-service	02 6205 1078
NSW	Women's Information and Referral Service www.women.nsw.gov.au	1800 817 227
	Education Program on FGM http://www.dhi.health.nsw.gov.au/NSW-Education-Program-on-Female-Genital-Mutilation/NSW-Education-Program-on-Female-Genital-Mutilation/default.aspx	02 9840 3877
NT	Sexual Assault Referral Centre www.health.nt.gov.au/sexual_assault_services Darwin Alice Springs	08 8922 6472 08 8955 4500
	Family Planning Welfare Association www.fpwnt.com.au	08 8948 0144
Qld	Family Planning Queensland (True) www.fpq.com.au or www.true.org.au	07 3250 0240
	<u>Multicultural Women's Health – FGM</u> www.true.org.au/resources/resources-overview/multicultural- womens-health-female-genital-mutilation-fgm	07 3250 0240
SA	Women's Information Service www.wis.sa.gov.au	1800 188 158
	Women's Health Service www.whs.sa.gov.au	08 8444 0700
Tas.	Red Cross - Bicultural Community Health Program www.redcross.org.au/bi-cultural-health.aspx	
	Child protection service www.dhhs.tas.gov.au/children/child_protection_services	1300 737 639
	Tasmania police www.police.tas.gov.au	131 444

Region	Female reproductive rights service	Telephone
	Crime stoppers http://crimestopperstas.com.au	1800 333 000
Vic.	Royal Women's Hospital https://www.thewomens.org.au/health-information/ Rural free call	03 8345 3058 1800 442 007
	South Eastern Centre Against Sexual Assault www.secasa.com.au Freecall– 24 Hours Crisis	1800 806 292 03 9594 2289
	Australian Muslim Women's Centre for Human Rights http://ausmuslimwomenscentre.org.au/2014/a-guide-for- responsible-reporting-on-female-genital-cutting	03 9481 3000
WA	Women's Information Service www.communities.wa.gov.au/communities-in- focus/women/womens-information- service/Pages/default.aspx Freecall, Monday to Friday, 9am to 4pm	1800 199 174
	WA Health, FGM Program www.kemh.health.wa.gov.au/health_professionals/WHCSP/g bv.php	08 9340 1557

## **Firearms and Knives**

Carrying weapons such as knives or guns is against the law in Australia. You must have a license to carry or own a gun.

There are usually age restrictions on gun use and the sale of guns or knives to minors. Each state and territory has different arrangements and laws about gun use and ownership.

## **Animals and Wildlife**

Hunting native animals and hunting any animal in national parks or other nature reserves is generally not allowed.

Hunting and fishing laws vary between states and territories and you should check what applies to your area. You may be able to hunt feral animals in some regions. You may need to have a license or permit or to pay a fee to hunt, and any weapons you use will need to be licensed.

Recreational fishing in the ocean or in rivers may be allowed, usually with a permit or license. There are generally limits on the size and number of fish you may catch.

Australia has laws to protect animals from cruelty and neglect. People who mistreat animals and birds can be fined or imprisoned, or both. Local laws allow animals to be kept at home but you generally need a special license to keep Australian native animals.

It is forbidden to kill animals in the backyard.

See also Chapter 12, Civic Participation.

## Smoking, drinking and drugs

Smoking is a health hazard, and one of the leading causes of death and disease in Australia.

Information about tobacco and <u>how to quit smoking</u> is available from health professionals such as doctors and pharmacists. Information is also available from services such as Quitline on 13 7848 (13 Quit), or at <u>www.quitnow.gov.au</u>

Smoking is not permitted in cars where children are present and in most public places including offices, workplaces, shopping centres, hospitals, health clinics, entertainment venues and restaurants.

It is also illegal to sell or supply tobacco products to a person under 18 years of age.

Drinking alcohol is legal in Australia, but only in certain places at certain times. Guidelines for drinking alcohol recommend drinking no more than two standard drinks on any day.

It is against the law for any person to sell or supply alcohol to a minor. It is against the law for a person who is under 18 years to drink alcohol except on private property, such as a private home. Drinking alcohol is also prohibited in many public areas.

Australia has laws to prevent people having, selling or using some drugs. Breaking drug laws can lead to severe penalties, including fines and imprisonment. Drug laws in Australia distinguish between those who use illegal drugs and those who make a business of supplying, producing or selling them.

Driving under the influence of drugs or alcohol is illegal. If you drive after taking drugs or drinking alcohol, you could lose your driver's license, be fined, go to jail or suffer all of these penalties. See also Chapter 8, *Transport* 

If you or someone you know have problems with illegal drugs or drinking alcohol, talk to your doctor, your local community health service or an alcohol or drug helpline in your state or territory:

State or Territory	Telephone for Alcohol and Drug Information Service
ACT	02 6207 9977
NSW	02 9361 8000 (Sydney) 1800 422 599 (NSW country)

State or Territory	Telephone for Alcohol and Drug Information Service
NT	08 8922 8399 (Darwin) 08 8951 7580 (Central Australia) 1800 131 350 (Territory wide)
Qld	1800 177 833
SA	1300 131 340
Vic.	1800 888 236
Tas.	1800 811 994
WA	08 9442 5000 (Perth) 1800 198 024 (WA country)

#### For more information:

Agency or campaign	Website
National Tobacco Campaign	www.quitnow.gov.au
Department of Health	www.alcohol.gov.au/
National Drugs Campaign	www.drugs.health.gov.au/
Australian Drug Information Network	www.adin.com.au/content.asp?Document_ID=38

## Restrictions on plant or animal imports

If you buy products online, or travel to or from Australia, there are <u>rules</u> about what plants and animals you can purchase or bring with you. Go to <u>www.environment.gov.au/biodiversity/wildlife-trade/travellers-shoppers</u>

To check whether your luggage breaks <u>wildlife laws</u>, go to www.environment.gov.au/biodiversity/wildlife-trade/travellers-shoppers/tourist-souvenirs

There are also laws about what plants and animals can be <u>transported within Australia</u>. If you plan to travel within Australia, go to <u>www.quarantinedomestic.gov.au/</u> to check the requirements for carrying items into your destination.

## **Other laws**

There is no death penalty in Australia.

There are laws against littering, polluting or disposing of wastes without permission or creating excessive noise.

#### **Disputes with neighbours**

Many areas of dispute between neighbours are also subject to laws. There are dispute resolution and mediation services which may help to resolve these problems as an alternative to going to court.

#### For more information:

State or Territory	Service	Website
ACT	Conflict Resolution Service	www.crs.org.au/pdf/Healthy_neighbourhoods _brochure.pdf
NSW	Information about the law in NSW	www.legalanswers.sl.nsw.gov.au/guides/neig hbours/
NT	Community Justice Centre	www.cjc.nt.gov.au/
Qld	Queensland Government	www.qld.gov.au/law/housing-and-neighbours/
SA	Legal Services Commission of SA	www.lawhandbook.sa.gov.au/ch31s01.php
Tas.	Hobart Community Legal Service	www.hobartlegal.org.au/tasmanian-law-handbook/community-and-environment/neighbourhood-disputes/introduction
Vic.	Victoria Legal Aid	www.legalaid.vic.gov.au/find-legal- answers/disputes-with-neighbours
WA	Legal Aid WA	www.legalaid.wa.gov.au/InformationAboutThe Law/Homes/neighbours/Pages/NeighboursCommonProblems.aspx

See also Chapter 12, Civic Participation

## Legal assistance

All states and territories have organisations that inform people of their legal rights and obligations, and improve their access to the justice system.

Legal Aid agencies provide legal advice and help to eligible clients on criminal matters, family breakdown, family violence, migration, mental health, social security, debt and traffic offences:

State or Territory	Legal Aid Agency	Telephone	Website
ACT	Legal Aid ACT	1300 654 314	www.legalaidact.org.au/
NSW	Legal Aid NSW	1300 888 529	www.legalaid.nsw.gov.au/
NT	Northern Territory Legal Aid Commission	1800 019 343	www.nt.gov.au/ntlac
Qld	Legal Aid Queensland	1300 651 188	www.legalaid.qld.gov.au/
SA	Legal Services Commission of South Australia	1300 366 424	www.lsc.sa.gov.au/
Tas.	Legal Aid Commission of Tasmania	1300 366 611	www.legalaid.tas.gov.au/
Vic.	Victoria Legal Aid	1300 792 387	www.legalaid.vic.gov.au/
WA	Legal Aid Western Australia	1300 650 579	www.legalaid.wa.gov.au/

Community legal centres provide legal advice and help with a variety of matters. Some offer community classes where you can learn more about your legal rights and responsibilities.

National Legal Organisations	Website
National Association of Community Legal Centres	www.naclc.org.au/
Children's and Youth Law Centre	www.lawstuff.org.au/
Women's Legal Services	www.wlsa.org.au/

# 7 Housing

#### In this section

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 needs. You may need to compromise and take housing that is available.

- Short term accommodation
- Renting a private house or flat
- Help with housing
- Tenants' rights and responsibilities
- Buying a house or flat
- Essential household services
- Household Garbage collection and recycling
- Mail

#### **Short term accommodation**

Short-term accommodation options you might want to consider when you first arrive could include:

- Hostels and discounted rates on hotels.
- If you are studying in Australia, you may be able to access temporary student housing
  while you get settled. Talk to your institution's international support staff or check their
  website for details. For accommodation options for international students, go to
  www.studyinaustralia.gov.au/global/live-in-australia/accommodation
- For an idea of the costs of student-level living in Australia, go to www.studyinaustralia.gov.au/global/live-in-australia/living-costs

# Renting a private house or flat

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

A 'lease' or a 'residential tenancy agreement' is a legal written contract between a tenant and a landlord. It will usually be for a fixed period of six or twelve months, although you are entitled to negotiate the time period before signing. You may be able to renew the lease at the end of the period. Having a written contract means the terms of the lease are agreed in advance, such as the cost of the rent, when it must be paid, who pays for utilities (such as electricity, water, gas, rubbish collection and other services), frequency of inspections, whether pets are allowed and how long you can stay in the property.

Do not commit yourself to a lease that lasts longer than you are able to stay, as there can be significant costs if you leave before the end of the agreed period (known as "breaking a lease").

At the start of a tenancy you will usually pay one month's rent in advance, and a rental bond. A bond is a deposit paid to the landlord. The amount varies in different states and territories. The landlord or real estate agent must lodge your bond with the authority responsible for residential tenancy bonds in your state or territory. When you leave the property, the bond will be returned to you if there is no rent owing when you leave and the property is clean and undamaged.

Before you move in, the physical condition of the property and any damage already there is recorded in a document called the 'condition report'. This is completed by you and the landlord or their real estate agent and helps avoid disagreements when you move out. You should report any damage to the landlord, and get their permission before making any changes to the property. Landlords are usually responsible for making repairs.

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.

You are not allowed to sub-let the property (that is, rent it to another person not on the lease) nor have long-term visitors, as this may exceed the legal limit on the number of occupants. Short-term visitors are generally allowed.

If you intend to move out, you must give adequate notice to your landlord (generally a minimum of four weeks or as specified in your lease).

## Help with housing

People on low incomes may be eligible for temporary accommodation, or financial assistance from the government for help paying the rental bond and the first month rent in advance.

Rent Assistance is a government payment to help people on low incomes pay their rent (www.humanservices.gov.au/rentassistance).

## **Public housing**

If you receive Centrelink payments or are on a low income you can apply to rent public housing, which is owned by the government.

If you live in public housing you will pay rent 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.

#### For more information:

State or Territory	Housing authorities	Telephone	Website
ACT	Housing and Community Services	133 427	www.communityservices.act.gov.au/hcs
NSW	Housing NSW	1300 468 746	www.housing.nsw.gov.au
NT	Department of Housing	08 8999 8814	https://nt.gov.au/property/public-housing
Qld	Department of Housing and Public Works	13 74 68	www.qld.gov.au/housing/public-community-housing
SA	Housing SA	131 299	www.housing.sa.gov.au
Tas.	Housing Tasmania	1300 135 513	www.dhhs.tas.gov.au/housing
Vic.	Office of Housing	1300 650 172	www.housing.vic.gov.au/public-housing
WA	Department of Housing	1800 093 325	www.housing.wa.gov.au

# **Housing support for homelessness**

If you are homeless, or at risk of becoming homeless, the services listed below can assist with emergency accommodation or provide referrals.

Region	Service and Website	Telephone
National	Homelessness Australia www.homelessnessaustralia.org.au/index.php/are-you-homeless	02 6247 7744
ACT	FirstPoint www.firstpoint.org.au	1800 176 468
NSW	<u>Link2Home</u> www.facs.nsw.gov.au/about_us/news/link2home	1800 152 152
NT	ShelterMe www.shelterme.org.au	
Qld	Homeless Hotline www.qld.gov.au/housing/emergency-temporary- accommodation/homeless-persons-information-qld/	1800 474 753
SA	Help in Crisis Situations www.sa.gov.au/topics/housing-property-and- land/housing/emergency-shelter-and-homelessness/accessing- services	1800 003 308
Tas.	Housing Connect www.dhhs.tas.gov.au/housing/housing_connect	1800 800 588

Region	Service and Website	Telephone
Vic.	Crisis and emergency accommodation www.housing.vic.gov.au/crisis-and-emergency-accommodation	1800 825 955
WA	<u>Homelessness Advisory Service</u> www.housing.wa.gov.au/housingoptions/homelessadvisoryservice	1800 065 892

# Tenants' rights and responsibilities

All states and territories have government authorities that give tenants advice on their rights and responsibilities, often in several languages:

State or Territory	Housing and Fair Trading Authority	Telephone
ACT	Access Canberra www.accesscanberra.act.gov.au/app/answers/service/images/favi con.ico	13 22 81
NSW	NSW Fair Trading www.fairtrading.nsw.gov.au/ftw/Tenants_and_home_owners/Renti ng_a_home.page	13 32 20
NT	Consumer Affairs www.consumeraffairs.nt.gov.au/ForConsumers/ResidentialTenen cies	1800 019 319
Qld	Residential Tenancies Authority www.rta.qld.gov.au/	1300 366 311
SA	Consumer and Business Services www.sa.gov.au/topics/housing-property-and-land/housing/renting- and-letting/renting-privately	131 882
Tas.	Consumer Affairs and Fair Trading www.consumer.tas.gov.au/renting	1300 654 499
Vic.	Consumer Affairs Victoria www.consumer.vic.gov.au/housing-and- accommodation/renting/during-a-lease-or-residency/rent-and- other-payments/rent-receipts	1300 558 181
WA	Department of Commerce www.commerce.wa.gov.au/publications/tenant-guide-renting-home-wa	1300 304 054

There are also non-government organisations which provide advice to tenants:

State or Territory	Tenants' websites	Telephone	Website
ACT	Tenants' Union ACT	02 6247 2011	www.tenantsact.org.au/contactUs /Tenants-Advice-Service
NSW	Tenants NSW		www.tenants.org.au
NT	NT Tenants' Advice Service	1800 812 953	www.dcls.org.au/legal-and- advocacy-services/tenants-advice
Qld.	Tenants Queensland	1300 744 263	http://tenantsqld.org.au/info-for- tenants
SA	Tenants Information and Advisory Service	1800 060 462	www.syc.net.au/tias/overview
Tas.	Tenants Union of Tasmania	1300 652 641	http://tutas.org.au/
Vic.	Tenants Union of Victoria	03 9416 2577	www.tuv.org.au
WA	Tenancy WA Rural free call	08 9221 0088 1800 621 888	www.tenancywa.org.au
National	Real Estate Institute of Australia		https://reia.asn.au/consumers/renting-or-leasing-a-property

# Buying a house or flat

Houses or flats for sale are usually advertised in the newspaper or online. Real estate agencies also list properties for sale. If you are buying a home for the first time in Australia you may be eligible for a state or territory government <u>first home owner grant</u> (see <a href="https://www.firsthome.gov.au">www.firsthome.gov.au</a>).

If you are not a permanent resident of Australia, you may need <u>foreign investment approval</u> to buy a house (see <u>www.firb.gov.au/real-estate</u>).

If you need to borrow money to buy a property, contact your bank or other financial institution. In Australia, when buying property, people usually use a solicitor or conveyancer to manage the transaction. Do not sign any contract unless you fully understand all the terms and conditions.

For more information on <u>purchasing property</u>, go to www.australia.gov.au/information-and-services/family-and-community/housing-and-property

#### **Essential household services**

Whether you rent or buy, you will need to have household services such as water, electricity and gas connected to the property. The service providers may be government agencies or private companies, depending on your location – check the <u>telephone directory</u>.

You will generally need to give service providers a few days' notice before moving into a new property.

Before signing a contract for household services, ensure that you actually need the service. For example, do not sign a three year contract for electricity supply if you are living in temporary housing. It is important to understand the terms and conditions of agreements with suppliers before signing a contract. A <a href="help guide">help guide</a> to manage energy services at home is available at <a href="https://www.accc.gov.au/publications/managing-energy-services-at-home">help guide</a> to manage energy services at home is available at <a href="https://www.accc.gov.au/publications/managing-energy-services-at-home">help guide</a> to manage energy services at home is available at <a href="https://www.accc.gov.au/publications/managing-energy-services-at-home">help guide</a> to manage energy services at home is available at <a href="https://www.accc.gov.au/publications/managing-energy-services-at-home">help guide</a> also provides more information at <a href="https://www.accc.gov.au/consumers/acr-resources">www.accc.gov.au/consumers/acr-resources</a>

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

Your supplier can help you if you have difficulty paying your bills and you can avoid having your services disconnected.

#### **Electricity and Gas**

For information, including videos, to help you select an electricity and gas supplier and to know your rights, visit the Australian Government <a href="Energy Made Easy">Energy Made Easy</a> website at <a href="https://www.energymadeeasy.gov.au/">www.energymadeeasy.gov.au/</a>

When selecting a supplier remember to check:

- how long the contract is
- whether there are fees to connect the service or if you exit early
- that the supplier knows if you receive concessions or income support.

The Energy Made Easy website also has fact sheets in a number of <u>different languages</u> (www.energymadeeasy.gov.au/publications-0) and a list of <u>energy ombudsmen</u> (www.energymadeeasy.gov.au/useful-contacts) to contact if you are unable to solve a problem with your electricity or gas supplier.

#### **Centrepay**

<u>Centrepay</u> is a voluntary bill-paying service that is free for Centrelink customers (go to www.humanservices.gov.au/customer/services/centrelink/centrepay). You can use Centrepay to arrange regular deductions from your Centrelink payment to pay your bills, expenses and household costs, such as rent, gas, electricity, water and phone. You can start or change a deduction at any time. The quickest way to do it is online using your Centrelink online account through <a href="may.gov.au">my.gov.au</a> at <a href="https://www.my.gov.au">www.my.gov.au</a>

#### Phones and internet

In Australia, cell phones are known as 'mobile phones' and telephones fixed at your home are known as 'landline phones' or 'landlines'.

Contracts for these services are often called 'plans'. To compare telephone and internet services, you can search online by entering terms such as 'mobile plan', 'landline plan' and 'internet plan'.

Check the conditions carefully with the company and read their short document called the *Critical Information Summary* before signing the contract.

These are some common features of Australian telephone and internet contracts:

- Services usually require a connection fee.
- You may need to enter a one year or two year contract.
- Most mobile services include a calls allowance or a data allowance each month for mobile broadband and you may have to pay more if you exceed the allowance.
- Many services include spend management alerts an SMS or email informing you if you have exceeded 50%, 85% or %100 of your monthly allowance.
- You can choose from pre-paid services (pay before you use) or post-paid services (the provider will send you a regular bill).

If you receive a telephone or internet bill and you cannot pay it by the due date, you should contact the company.

Telephone calls to other countries are often not included in monthly phone plan allowances. These calls can be expensive. You may need to monitor your overseas calls carefully or use a pre-paid call card (available from convenience stores).

If you want the internet connected to your home or to 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. You can also buy pre-paid wireless internet connections.

There are a number of programs that provide free or affordable internet access and training. For example, public libraries and local councils may offer free internet access.

You should only use phone and internet companies that are members of the <u>Telecommunications Industry Ombudsman</u> (TIO) scheme (listed at www.tio.com.au/members/members-listing).

If something goes wrong with your telephone or internet service and the company is unable to resolve it, you can make a free <u>complaint</u> to the TIO by phoning 1800 062 058 or going to <u>www.tio.com.au/making-a-complaint</u>

# **Household Garbage collection and recycling**

Local government normally manages waste collection. There are usually separate bins for ordinary household rubbish and recyclable materials such as bottles, cans, paper and cardboard.

To check collection days, contact your local council or ask your neighbours. See also Chapter 12, *Civic Participation*.



#### Mail

You can mail letters and parcels through Australia Post boxes or offices. Stamps for overseas mail cost more than Australian mail. <u>Australia Post</u> also provides other useful services, such as paying bills and taking passport photos (see <a href="https://www.auspost.com.au">www.auspost.com.au</a>).

If you move house, you can have your <u>mail redirected</u> to your new address (go to <u>www.auspost.com.au/parcels-mail/redirecting-your-mail.html</u>). You may be eligible for concessions on the cost. Australia Post can also pass on your new address to other organisations.

# 8 Transport

#### In this section

Australia is a large country with many of its cities and towns separated by long distances. There are many transport options for travelling across town or across the country.

- Public transport
- Taxi services
- Cycling
- Walking
- Private vehicles

## **Public transport**

Public transport in Australia includes buses, trains, trams and ferries. You will need to pay a fare or buy a ticket to use most services. Concessions are normally available for students, seniors and Health Care Card holders. Weekly or monthly tickets are usually cheaper than daily or single journey tickets.

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

State or Territory	Public Transport Agency	Website
ACT	ACTION	www.action.act.gov.au
NSW	Transport NSW	www.transport.nsw.gov.au/
NT	Department of Transport	https://nt.gov.au/driving/public-transport-cycling
Qld	Translink	www.translink.com.au
SA	Transport SA	www.sa.gov.au/topics/transport-travel-and- motoring/public-transport-and-travel
Tas.	Metro Tasmania	www.metrotas.com.au
Vic.	<u>Metlink</u>	www.metlinkmelbourne.com.au
WA	Public Transport Authority	www.pta.wa.gov.au

#### Taxi services

Taxis or 'cabs' 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 online and in the <u>Yellow Pages</u> under 'Taxi cabs'. Most cities have special taxis available for people using a wheelchair or with a disability. If you travel with young children, let the taxi company know when booking that you will need a child seat.

Alternatives to taxi transport, such as Uber or informal car-pooling arrangements, may be available in some locations.

# **Cycling**

Cyclists must obey all road rules and signs, and your bicycle must have working brakes and a bell. If you ride a bike, you and any passenger must wear a helmet. When riding at night, your bike must have front and rear lights. Always lock your bicycle when you leave it.

Your local area or city may have special arrangements in place to encourage cycling, such as designated bicycle paths (on or off the road), or storage areas for bicycles which link cyclists to public transport.

You should ride in the bicycle lane if there is one available, as this is safer, and some states and territories require this. If there is no bicycle lane, you should ride as close to the left side of the road as is safe. Generally, no more than two bike riders should be alongside each other.

## Walking

Walking is a popular recreational activity in Australia.

Cross roads at traffic lights or pedestrian crossings. Look carefully to your left and right to check for traffic. Do not walk on roads or rail tracks.

If you plan to walk in the bush, ensure you are equipped properly and tell someone where you are going.

### **Private vehicles**

Private transport is transport that you own and use as you wish. Most Australians use cars or motor bikes for private transport. Car ownership is convenient but it is also expensive. There are many responsibilities involved in owning and driving a car in Australia.

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

#### **Driver's Licenses**

To drive a car or motor bike in Australia, you must have a driver's license. Always keep it with you when you are driving.

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 if you are accompanied by a licensed driver. You must have "L" plates on your car when you drive.

Once you have developed appropriate skills, you can apply for a Provisional driver's licence. To obtain a Provisional Licence you must be at least 17 years of age, have held a Learner's Permit for a total period of at least six months or hold an interstate or overseas driver's licence. You must have "P" plates on your car when you drive.

If you pass your Provisional period, you can apply for an open license. If there are conditions on your license, you must obey them.

See also Chapter 1, What to do soon after arrival

## Laws applying to driving

You must be aware of and obey the laws applying to driving. For example:

- The vehicle you are driving must be registered with the government.
- Everyone in your car must wear a seatbelt or proper child restraint.
- 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.

In Australia, traffic laws are very strict. Driving laws and regulations vary from state to state. Disobeying or breaking traffic laws can result in expensive fines, the loss of your driver's license or even imprisonment. Parking illegally can also result in expensive fines. Speed limits are enforced and speed cameras may be used to catch people who exceed the speed limit.

It is illegal to drink alcohol or be intoxicated or under the influence of drugs while driving. Permitted blood alcohol levels vary, depending on the state or territory and the class of driver's licence held. Police may randomly test drivers to check whether they are over the legal alcohol limit. See also <u>Chapter 6</u>, <u>Australian Law</u>

#### For more information:

State or Territory	Road Transport Authority	Telephone	Website
ACT	Road Transport Authority	13 22 81	www.rego.act.gov.au
NSW	Roads and Maritime Services	13 22 13	www.rms.nsw.gov.au
NT	Department of Transport	1300 654 628	https://nt.gov.au/driving
Qld	Department of Transport and Main Roads	13 23 80	www.tmr.qld.gov.au/
SA	Transport	13 10 84	www.transport.sa.gov.au
Tas.	Transport Tasmania	1300 135 513	www.transport.tas.gov.au
Vic.	<u>VicRoads</u>	13 11 71	www.vicroads.vic.gov.au
WA	Department of Transport	13 11 56	www.transport.wa.gov.au/index.a sp

### **Seatbelts and Child Restraints**

Everyone in your car must use a seatbelt or a proper child restraint. There are fines for driving without wearing a seatbelt, and you may lose your driver's license. There are seatbelts in all cars for adults and older children.

You need special government-approved restraints for babies and young children up to the age of seven. Child restraints must comply with Australian standards, be correctly fitted to the vehicle and properly adjusted for the child depending on its age:

- 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 aged between four and seven are not permitted to sit in the front seats unless all other rear seats are occupied by children under seven.

To hire child safety restraints go to www.kidsafe.com.au

### Buying a car

New and second-hand vehicles are advertised for sale in newspapers and online. They 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.

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 owed the debt. To check if the former owner owes money on the vehicle, contact the <u>Personal Property Securities Register</u> (PPSR).

The PPSR can tell you if the vehicle is reported to the police as stolen, deregistered due to unpaid traffic fines, recorded as a write-off, or whether the vehicle has been recorded with the Commissioner for Fair Trading because of possible odometer interference (tampering with the mileage display). For more information, phone 1300 007 777 or go to <a href="https://www.ppsr.com.au/individuals">www.ppsr.com.au/individuals</a>

All states and territories have 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 services are available to both members and non-members.

Region	Motorist Associations	Telephone	Website
National	Australian Automobile Association	02 6247 7311	www.aaa.asn.au
ACT	National Road Motorists Association (NRMA)	132 132	www.nrma.com.au
NSW	National Road Motorists Association (NRMA)	132 132	www.nrma.com.au
NT	Automobile Association of Northern Territory (AANT)	08 8925 5901	www.aant.com.au
Qld	Royal Automobile Club of Queensland (RACQ)	13 1905	www.racq.com.au
SA	Royal Automobile Association (RAA)	08 8202 4600	www.raa.net
Tas.	Royal Automobile Club of Tasmania (RACT)	132 722	www.ract.com.au
Vic.	Royal Automobile Club of Victoria (RACV)	137 228	www.racv.com.au
WA	Royal Automobile Club (RAC)	131 703	www.rac.com.au

# 9 Health and Wellbeing

### In this section

- Introduction
- Medicare
- Health Care Card
- Private health insurance
- Medical assistance
- Ambulance costs
- Medicines
- State and territory health services
- Disability services
- Mental health services
- Torture and trauma counselling
- Child safety and accident prevention
- Immunisation
- Dental services
- Aged care services in Australia
- Complaints about aged or health care services
- Following a death

### Introduction

In Australia, a general practitioner (GP) is your first point of contact for any health care service, unless it is an emergency. A GP will assess your health care needs and will determine a treatment regime. This can include prescribing medication, referring to a pathology or diagnostic centre, or referral to a specialist such as a surgeon or a consultant physician. The specialist may in turn order additional pathology or other tests, and may decide you should be admitted to hospital.

You can choose your own GP and you will be reimbursed for all or part of the GP's fee by Medicare depending on the GP's billing arrangements.

### Medicare

The Australian Government helps you to pay some medical and hospital expenses through a national health care scheme called Medicare. Under Medicare, treatment and accommodation is free if you are a public patient in a public hospital, treated by a doctor appointed by the hospital. Medicare helps with the costs of your visits to health professionals (such as doctors, specialists, optometrists and in some circumstances dentists and other allied health professionals). If you see a doctor often, or have tests regularly, your medical costs could be high. Visiting a doctor or having tests may cost you less once you reach a Medicare Safety Net threshold.

Migrants, refugees and humanitarian entrants generally have immediate access to health care under Medicare, depending on their visa. Other temporary migrants may have to hold private health insurance.

Some doctors and health professionals bulk bill. For bulk billed visits, the doctor will bill Medicare directly and you will have no out-of-pocket costs. Other doctors and health professionals may charge you for services. If so, talk to your health professional or, for <a href="more information">more information</a> about claiming a Medicare benefit, go to <a href="www.humanservices.gov.au/medicare">www.humanservices.gov.au/medicare</a> You must bring your Medicare card (and Health Care Card if you have one) when you visit your health professional.

The Australian Government helps with the cost of some medicines under the <a href="Pharmaceutical">Pharmaceutical</a>
<a href="Benefits Scheme">Benefits Scheme</a> (PBS). If you need a lot of medicine, the PBS Safety Net may help with the cost of prescription medicines. If you reach the PBS Safety Net amount and a pharmacist has given you a PBS Safety Net Card, your PBS medicines will be cheaper or free for the rest of that year. If you choose a more expensive brand of medicine, or your doctor prescribes one, you may still need to pay more. You can find more information about the PBS at <a href="https://www.pbs.gov.au/pbs/home">www.pbs.gov.au/pbs/home</a>

Medicare does **not** pay for ambulance costs, most dental and allied health services, spectacles, or hospital accommodation for private patients.

To find out if you are eligible to enrol with Medicare, go to a Medicare Service Centre with your passport or Immicard as well as an eligibility document, such as a visa grant letter from the Department of Immigration and Border Protection or evidence from Visa Entitlement Verification Online. If you are eligible, you will be given a Medicare number, which you can use to access health care services immediately. Your Medicare card, with your Medicare number, your name and the names of other family members if they are enrolled on the same card, will be posted to you.

For more information on <u>Medicare</u> go to <u>www.humanservices.gov.au/medicare</u> or visit your <u>local Department of Human Services service centre</u>, which you can find at <a href="http://findus.humanservices.gov.au/">http://findus.humanservices.gov.au/</a>

See also Chapter 1, What to do soon after arrival.

### **Health Care Card**

If you receive a Centrelink payment or you are on a low income, you may be eligible for a government <a href="Health Care Card">Health Care Card</a> (see <a href="https://www.humanservices.gov.au/concessioncards">www.humanservices.gov.au/concessioncards</a>). The card will entitle you to concessions for health services, including the cost of medicines, doctors, dentists and ambulance.

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 10, Your Family for more information.

### Private health insurance

Many Australians choose to pay for private health insurance, which covers all or some of the costs of treatment for private patients in private or public hospitals. It may cover services that are not covered by Medicare, such as most dental care, most optical care, and ambulance services.

The costs and types of cover vary, 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 out private health insurance you should be aware of:

- The Private Health Insurance Rebate You may be able to claim the Private Health Insurance 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 Medicare Levy Surcharge The Medicare Levy Surcharge is an additional one per cent tax paid by people who do not have private health insurance and whose income is above a certain amount (a 'threshold').
- **Lifetime Health Cover** This scheme encourages people to take out hospital cover at an early age. The Lifetime Health Cover deadline for new migrants to Australia is the later of these two dates:
  - 1 July following your 31<sup>st</sup> birthday; or,
  - if you are over the age of 31, the first anniversary of the day you register as eligible for full Medicare benefits.

If a person takes out hospital cover after their Lifetime Health Cover deadline they have to pay an extra 2% for each year they are aged over 30 when they first purchase hospital cover. For example, if someone buys private health insurance hospital cover for the first time at the age of 45, they will have to pay an extra 30% for their hospital cover. To avoid having to pay the Lifetime Health Cover loading, you must purchase hospital cover from an Australian registered health insurer before your Lifetime Health Cover deadline.

#### For more information:

Private Health Insurance Information	Website
Private health insurance	www.health.gov.au/internet/main/publishing.nsf/content/private-1
Lifetime Health Cover	www.health.gov.au/internet/main/publishing.nsf/Content/health-privatehealth-lhc-providers-general.htm

Private Health Insurance Information	Website
Private Health Insurance Ombudsman	www.phio.org.au
Health funds and policy comparison	www.privatehealth.gov.au

### **Medical assistance**

### **Finding a Family Doctor**

You don't need to be registered with a doctor in Australia. However, many people have a family doctor – a medical practitioner who they see for general health matters, including <u>immunisations</u>, prescriptions, medical certificates, health checks, mental health care and health advice.

These doctors are called General Practitioners (GPs). They may work in a small private clinic or practice, or in a public or private medical centre with other doctors. You can choose which doctor or medical centre you attend. GPs are listed online and in the <u>telephone directory</u> under 'Medical practitioners'. You can decide whether you want to be seen by the same doctor each time, or if you are willing to be treated by other doctors in the same centre.

You may need to visit more than one practice to find your preferred family doctor. Some practices may not accept new patients.

The <u>healthdirect</u> website at <u>www.healthdirect.gov.au</u> also features a General Practice search to find your closest General Practice services.

### **Routine health concerns**

If you have a health concern and it is not an emergency, go to your family doctor or to a medical centre. You may need to wait before seeing a doctor.

You usually need to make an appointment by telephone or online before you arrive. Make sure you are on time for your appointment.

#### **Tuberculosis**

If you are from a country in Asia, Africa, the Indian sub-continent, South America or Eastern Europe it's likely you have been exposed to tuberculosis and are at a higher risk of being infected and getting sick from it.

Although you may have already been checked for tuberculosis before arriving in Australia, it is possible that you may have a latent or silent infection which is not found on a chest x-ray.

If you become unwell or are concerned about your risk of developing active tuberculosis speak to your family doctor or contact one of the telephone information and advice services listed below.

### **Specialists**

You cannot consult 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 a TIS National interpreter if necessary. This is a free service if you are a permanent resident or an Australian citizen and the medical consultation is covered by Medicare. Your doctor can also book an onsite interpreter if required. See <a href="Chapter 3">Chapter 3</a>, <a href="English Language">English Language</a>.

### **Medical emergencies**

Emergency medical treatment is available 24 hours a day, seven days a week at the Emergency departments of public hospitals. Public hospitals are listed under 'Hospitals' in the White Pages. Emergency treatment may also be available at some medical centres and some private hospitals.

If you or someone else is dangerously ill, telephone **000** immediately and ask for an "**Ambulance**". When you go to hospital, bring any medicines and your Medicare, private health insurance membership, Health Care or Pension Concession cards.

If the situation is not an emergency, contact your family doctor.

### Telephone health information and advice services

All states and territories have telephone health services that operate 24 hours a day, seven days a week. They provide free guidance and can direct you to local health services.

You should always try to contact your family doctor first if you have health issues. But if they are unavailable, these telephone services have qualified nurses who can give you immediate professional advice.

State or Territory	Telephone Health Advice Service	Telephone	Website
ACT, NSW, NT, Tas., SA and WA	healthdirect	1800 022 222	www.healthdirect.gov.au
Qld	13 HEALTH	13 43 25 84	www.health.qld.gov.au/13health/default.asp
Vic.	NURSE-ON- CALL	1300 606 024	www.health.vic.gov.au/nurseoncall

## **Ambulance costs**

Medicare does not cover the cost of ambulance transport. Ambulance costs vary depending on which state or territory you live in.

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

Ambulances can be expensive even for a short ride if you do not have ambulance insurance. If you live outside Queensland or Tasmania, you may want to purchase insurance. You can do this through membership schemes provided by the ambulance service or a private health insurance fund.

For more information see Chapter 2, Get Help

### **Medicines**

If you need medicine, your doctor may give you 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 to the chemist.

It is important to read labels and instructions on medicines carefully and ask your doctor or pharmacist questions if you are unsure. For help or information about medicines, speak to a pharmacist or phone the Medicine Line on 1300 633 424.

Pharmacies can also use telephone interpreters, which is a free service provided by the government.

Medicines and prescriptions	Telephone	Website
NPS MedicineWise Medicine Line — information about medicines and prescribing	1300 633 424 Monday to Friday – 9.00 am to 5.00 pm	www.nps.org.au/contact-us/medicines-line
Medicare Australia – information about claiming for PBS prescriptions		www.medicareaustralia.gov.au/public/services/ scripts/index.jsp

## State and territory health services

State and territory governments provide hospital, community health and palliative care services.

## **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 may include nursing, health education and promotion, physiotherapy, dental care, medical care, counselling and social welfare.

### Health services for families with young children

Maternity and child health services are usually free for 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 provide help with reproductive health issues, cervical and breast cancer screening, alcohol and drug problems, mental health issues and sexual assault and domestic violence, including female genital mutilation or cutting. See also <a href="#">Chapter 6</a>, <a href="#">Australian Law</a>.

### Services for people from diverse backgrounds

Many hospitals and large health centres have health professionals who provide services for local migrant communities. Services include counselling, advice, referral and health information.

Phone your local hospital or community health centre to see if there is a Multicultural Health Worker for your language group.

To find a health service:

State or Territory	Health agencies	Website
ACT	ACT Health	http://health.act.gov.au/our-services/which-health- service-suits-you-best
NSW	NSW Ministry of Health	www.health.nsw.gov.au/hospitals/pages/default.aspx
NT	Department of Health	www.health.nt.gov.au/Service_Locator/index.aspx
Qld	Queensland Health	www.health.qld.gov.au
SA	SA Health	www.sahealth.sa.gov.au/wps/wcm/connect/Public+Content/SA+Health+Internet/
Tas.	Department of Health and Human Services	www.dhhs.tas.gov.au
Vic.	Department of Health and Human Services	https://www2.health.vic.gov.au
WA	Department of Health	http://ww2.health.wa.gov.au

# **Disability services**

The National Disability Insurance Scheme (NDIS) provides individualised support for eligible people with permanent and significant disability, their families and carers. NDIS assistance is not means tested and does not impact on income support such as the disability support pension or carer payments.

At this time, you must meet age and location requirements in order to access the NDIS. Information about eligibility is at <a href="https://www.ndis.gov.au/people-disability/access-requirements">www.ndis.gov.au/people-disability/access-requirements</a>

If you are not in an NDIS location, you may be able to access existing disability services. For information about these <u>services</u>, go to <u>www.ndis.gov.au/people-disability/other-services</u>

State and territory health services provide a variety of support and services available for people with disability, their families and carers.

State or Territory	Disability agency	Telephone	Website
ACT	Disability ACT	133 427	www.communityservices.act.gov.au/disabil ity_act
NSW	Department of Family and Community Services (Ageing, Disability and Home Care)		www.adhc.nsw.gov.au/individuals/support
NT	Northern Territory Government Office of Disability	1800 139 656	http://health.nt.gov.au/Aged_and_Disability/Office_of_Disability/index.aspx
Qld	Department of Communities, Child Safety and Disability Services	13 QGOV or 13 74 68	www.communities.qld.gov.au/ndis
SA	Disability Information Service	1300 786 117	www.sa.gov.au/topics/community- support/disability
Tas.	Tasmanian Government Disability and Community Services	1300 135 513	www.dhhs.tas.gov.au/disability
Vic.	Department of Health and Human Services	1300 650 172	www.dhhs.vic.gov.au
WA	<u>Disability Services</u> <u>Commission</u>	(08)9426 9200 Freecall 1800 998 214	www.disability.wa.gov.au

For more information on disability services:

National organisation	Website
Department of Social Services – programs and services	www.dss.gov.au/our-responsibilities/disability-and- carers/programmes-services
<u>Department of Human Services</u> – help for people with disability	www.humanservices.gov.au/disability
Disability related agencies and sites	www.dss.gov.au/our-responsibilities/disability-and- carers/related-agencies-sites
Information about government support, benefits and payments for people with disability and their carers	www.australia.gov.au/information-and- services/benefits-and-payments/people-with-disability

### Mental health services

If you need help with mental health problems or illnesses, contact your family doctor or community health centre.

If you need urgent assistance, contact the psychiatric team at your nearest hospital or the helplines below:

Mental Health Assistance	Telephone	Website
<u>Lifeline</u> – 24 Hour Helpline	13 1114	www.lifeline.org.au/
Kids Helpline – 24 Hour Helpline	1800 55 1800	www.kidshelp.com.au/
Mens Helpline Australia – 24 Hour Crisis Line	1300 789 978	www.mensline.org.au/
Suicide Call Back Service – a free nationwide counselling service	1300 659 467	www.suicidecallbackservice.org.au

For more information about <u>services and programs</u> provided by the Department of Social Services to support mental health at the community level, including:

- Family Mental Health Support Service (FMHSS)
- Personal Helpers and Mentors (PHaMs)
- Mental Health Respite: Carers Supports (MHR:CS)

go to www.dss.gov.au/mental-health

## **Torture and trauma counselling**

Specialised services assist people who have experienced trauma and torture:

State or Territory	Torture and Trauma Counselling	Telephone	Website
ACT	Companion House – Assisting Survivors of Torture and Trauma	02 6251 4550	www.companionhouse.org.
NSW	Service for the Treatment and Rehabilitation of Torture and Trauma Survivors (STARTTS)	02 9794 1900	www.startts.org.au
NT	Melaleuca Refugee Centre – Support Service for Survivors of Torture and Trauma	08 8985 3311	www.melaleuca.org.au
Qld	Queensland Program of Assistance to Survivors of Torture and Trauma (QPASTT)	07 3391 6677	www.qpastt.org.au
SA	Survivors of Torture and Trauma Assistance and Rehabilitation Service (STTARS)	08 8206 8900	www.sttars.org.au
Tas.	Phoenix Centre – support Service for Survivors of Torture and Trauma	03 6234 9138	http://mrchobart.org.au/pho enix-centre/
Vic.	Foundation House – Victorian Foundation for Survivors of Torture (VFST)	03 9388 0022	www.foundationhouse.org. au
WA	Association for Services to Torture and Trauma Survivors (ASeTTS)	08 9227 2700	www.asetts.org.au

# Child safety and accident prevention

<u>Kidsafe</u>, 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 at <a href="https://www.kidsafe.com.au">www.kidsafe.com.au</a> Some translated fact sheets are available in the Western Australian and Victorian sections of the website.

# **Immunisation**

Immunisation protects children and adults against harmful infections and diseases. Immunisation is not compulsory but is recommended for all children and some adults. Some states and territories require a record of a child's immunisations before the child attends child care or starts school.

Most vaccinations are given by your family doctor or your community health centre. However, some vaccinations are given in schools. Contact your <u>family doctor</u> or <u>community health</u> <u>centre</u> to find out more.

The <u>Australian Childhood Immunisation Register</u> (ACIR) at <u>www.humanservices.gov.au/acir</u> is a national register that records vaccinations given to children and young individuals under 20 years of age.

Children and young individuals under 20 years of age who are enrolled in Medicare will automatically be included on the ACIR. Bring their immunisation records with you to the doctor, so they can record any overseas immunisation details on the register.

Immunisation is a requirement for some <u>government payments</u> (<u>www.humanservices.gov.au/immunisation</u>). The only valid exemptions from immunisation requirements are for medical reasons.

Information about Immunisation	Telephone	Website
National Immunisation Information Line	1800 671 811	www.immunise.health.gov.au
Australian Childhood Immunisation Register	1800 653 809	www.humanservices.gov.au/acir

### **Dental services**

Good oral health is important for general health and wellbeing. Private dentists are the main providers of dental care. Private dentists usually charge for their services. They are listed in the <u>telephone directory</u>. You may wish to obtain private health insurance to help cover the cost of dental services.

The <u>Child Dental Benefits Schedule</u> (at <u>www.humanservices.gov.au/childdental</u>) allows eligible children aged between two and 17 years to receive up to \$1,000 in benefits for basic dental services. This benefit is capped over two consecutive calendar years. If you are eligible, the Department of Human Services will contact you.

State and territory governments provide some free oral health care (including dentures and pain relief) to eligible Centrelink concession card holders. Contact your nearest medical centre or hospital for details of services in your area. Contact <a href="Centrelink">Centrelink</a> to find out if you are eligible.

# **Aged care services in Australia**

As you get older, you have choices about who takes care of you, and whether you want to stay in your own home or move into an aged care home. Aged care services are designed to help you live independently, and give you options about your care.

The Australian Government subsidises a range of aged care services in Australia. If your personal circumstances allow, it is expected you will contribute towards the cost of your care.

The My Aged Care website at www.myagedcare.gov.au has information about your options, and how to access aged care services. It will help you understand the aged care system, and how to access support and services. Translated information is available on the website. You can also contact My Aged Care on 1800 200 422 or via TIS National to discuss your aged care needs.



Two options for aged care services are:

- If you want to continue living at home, you can get help with daily tasks that you can
  no longer manage on your own, like changing lightbulbs, gardening, showering and
  dressing or going grocery shopping. You can also obtain equipment like a walking
  frame to help you walk.
- You can move into an aged care home if you feel you can no longer live in your own home.

My Aged Care can discuss your needs and arrange an assessment to talk in more detail about your situation and see if you are eligible to receive government-subsidised aged care services – for <u>further information</u> go to <u>www.myagedcare.gov.au/eligibility-and-assessment</u> or phone 1800 200 422.

# Complaints about aged or health care services

Anyone who wishes to make a complaint about Aged Care homes, home care packages or Commonwealth Home Support Program services has the right to contact the <u>Aged Care Complaints Commissioner</u>. This is a free service. You can contact the Aged Care Commissioner:

- Online www.agedcarecomplaints.gov.au/
- Telephone call 1800 550 552
- In writing address your written complaint to: Aged Care Complaints Commissioner
   GPO Box 9848 (Your capital city and state/territory)

You can contact My Aged Care on 1800 200 422 or through the MyAgedCare website at www.myagedcare.gov.au/ if you have any concerns about your My Aged Care experience.

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.

State or Territory	Health Care Complaints Agency	Telephone	Website
ACT	Human Rights Commission	02 6205 2222	http://hrc.act.gov.au/olderpeople
NSW	Health Care Complaints	1800 043 159	www.hccc.nsw.gov.au
NT	Health and Community Services Complaints Commission	1800 004 474	www.hcscc.nt.gov.au
Qld	Office of the Health Ombudsman	133 646	http://www.oho.qld.gov.au
SA	Health and Community Services Complaints Commissioner	1800 232 007	www.hcscc.sa.gov.au

State or Territory	Health Care Complaints Agency	Telephone	Website
Tas.	Office of the Health Complaints Commissioner	1800 001 170	www.healthcomplaints.tas.gov.
Vic.	Office of the Health Services Commissioner	1800 136 066	www.health.vic.gov.au/hsc
WA	Health and Disability Services Complaints Office	1800 813 583	www.hadsco.wa.gov.au

# Following a death

When someone dies in Australia, a doctor must sign a certificate that confirms the death. No funeral arrangements can be made until this certificate has been issued.

Funerals in Australia can be expensive and can cost between \$4,000 to \$15,000. Sometimes insurance policies may help pay funeral and other expenses following a death. Sometimes the person who died may have made their own arrangements to pay for their funeral, or have expressed their preferences in their Will.

A Will is a written legal document that states how the deceased person's belongings are to be distributed after their death, who will take care of their children, and other instructions such as gifts to charities and organ donation. To be legal, a Will must be witnessed by two people who do not benefit from the Will. The Will also generally appoints an Executor.

The Executor of the Will is responsible for distributing the person's assets to the people named in the Will, managing tax affairs for the deceased person's estate and ensuring the instructions in the Will are carried out. Each State and Territory has a Public Trustee who can act as an Executor (generally for a fee).

If the person has not left a Will, the estate is shared under a formula set by law. If there are no close relatives the estate could be paid to a state or territory government.

There is help available to deal with grief and the loss of a loved one.

#### For more information:

Advice	Website
What to do following a death	www.humanservices.gov.au/customer/subjects/what-do-following-death
Making a Will	www.moneysmart.gov.au/life-events-and-you/over-55s/wills-and-power-of-attorney
Paying for funerals	www.moneysmart.gov.au/life-events-and-you/over-55s/paying-for-your-funeral
<u>Public Trustees</u>	www.australia.gov.au/information-and-services/family-and-community/wills-and-powers-of-attorney/wills
Organ Donation Register	www.humanservices.gov.au/customer/services/medicare/australian- organ-donor-register

Advice	Website
Help with loss	www.australia.gov.au/information-and-services/family-and-
	community/death-and-bereavement

# 10 Your Family

### In this section

- Marriage and other relationships
- Services for young people
- Parents
- Child Support
- Seniors
- Finding relatives
- Your Family and Centrelink

In Australia, family roles might be different from what you are used to. Men and women have the same rights and responsibilities. It is acceptable and common for both men and women to go to work. Men and women also 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.

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. In Australia, getting help to support your family is normal and acceptable. Go to <a href="https://www.humanservices.gov.au/servicefinder">www.humanservices.gov.au/servicefinder</a> for links to <a href="mailto:government">government</a> and <a href="mailto:government">community</a> support.

## Marriage and other relationships

<u>1800RESPECT</u> provides counselling, information and referral services for people seeking help or information on family and domestic violence and sexual assault. Professional counsellors are available 24 hours a day, seven days a week. They can also help anyone concerned for a friend, relative, a colleague or a client. Phone 1800 737 732 or go to <a href="https://www.1800respect.org.au">www.1800respect.org.au</a>

The Family Relationship Advice Line provides information on family relationship issues, advice on parenting arrangements after separation and refers callers to local services that help families build better relationships or deal with separation. The Advice Line operates 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. Phone 1800 050 321 (free call) or go to www.familyrelationships.gov.au/BrochuresandPublications/Pages/family-relationships-advice-line.aspx

<u>Family Relationships Online</u> provides information for family relationships and separation. Families can find out about services to help manage relationship issues and arrangements for children after separation. Go to <u>www.familyrelationships.gov.au</u>

MensLine 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. It operates 24 hours a day, seven days a week. Phone 1300 789 978 or go to <a href="https://www.mensline.org.au">www.mensline.org.au</a>

# Services for young people

Community agencies deliver programs for people under 25 years. Youth workers are qualified and experienced and they provide young people with information, help and activities in a safe environment, often at a Youth Centre or local council.

### For more help:

National Youth Services	Telephone	Website
Kids Helpline – 24 hour counselling for five to 25 year olds.	1800 551 800	www.kidshelpline.com.au
Headspace – early intervention services for 12 to 25 year olds.	1800 650 890	https://headspace.org.au
YouthBeyondBlue – 24 hour help for young people dealing with depression and mental illness	1300 22 4636	www.youthbeyondblue.com
Department of Education and Training		https://education.gov.au/youth
Generation Success – resources to help young workers		www.employment.gov.au/generation-success- youth-employment-initiative
Youth Employment		www.employment.gov.au/job-seekers-0
Links from the <u>Australian Institute</u> of Family Studies		https://aifs.gov.au/cfca/publications/helplines- and-telephone-counselling-services-children-y
Reconnect - helps people aged 12 to 18 years who are homeless or at risk of becoming homeless		www.dss.gov.au/our-responsibilities/housing- support/programmes- services/homelessness/reconnect/reconnect- services
Office of the Children's eSafety Commissioner – to report serious cyberbullying targeted at children under 18 years of age.		www.esafety.gov.au/reportcyberbullying

States and territories also provide youth services:

State or Territory	Youth services	Website
ACT	Youth InterACT	www.youth.act.gov.au
NSW	Youth NSW	www.youth.nsw.gov.au
NT	Office of Youth Affairs	www.youth.nt.gov.au
Qld	Queensland Youth	www.communityservices.qld.gov.au/youth
SA	South Australia Youth Site	www.officeforyouth.sa.gov.au
Tas.	Office of Children and Youth Affairs	www.linkzone.tas.gov.au
Vic.	Youth Central	www.youthcentral.vic.gov.au
WA	Office for Youth	www.wa.gov.au/information-about/your-community/youth

Contact your local council for recreational and other programs for young people.

### **Parents**

Australians value parenting, but recognise that it is not always easy to be a "good" parent. Information and help is available from many organisations.

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 disciplining your children, get help from family counselling and parenting support services:

Parenting Information	Website
Family and Relationship Advice Line (Phone 1800 050 321)	www.familyrelationships.gov.au
MyChild	www.mychild.gov.au/
Raising Children Network	www.raisingchildren.net.au
<u>Australian Childhood Foundation</u> – includes translated information	www.kidscount.com.au/en
Parenting young adults	www.abcdparenting.org
<u>Kidsafe</u>	www.kidsafe.com.au

Parenting Information	Website
Australian Government links	www.australia.gov.au/information-and-
	services/family-and-community/caring-for-
	children

# **Child Support**

The Child Support scheme, administered by the Department of Human Services, helps separated parents manage child support payments for the benefit of their children. Contact the department to discuss your child support options.

Child Support	Contact details
Child Support website	www.humanservices.gov.au/childsupport
Telephone Child Support	131 272
Information in other languages	www.humanservices.gov.au/yourlanguage
Information for migrants, refugees and visitors	www.humanservices.gov.au/multicultural

### **Seniors**

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

The Australian Government provides:

- The <u>Age Pension</u> income support and access to concessions for eligible older Australians at <u>www.humanservices.gov.au/agepension</u>
- My Aged Care information about your options, and how to access services at www.myagedcare.gov.au

See also Chapter 9, Health and Wellbeing

All States and Territories have a Seniors Card scheme. The card is free and entitles the holder to concessions and discounts at participating businesses.

#### For more information:

Seniors Information	Telephone	Website
Centrelink	132 300	www.humanservices.gov.au/olderaustralians
My Aged Care	1800 200 422	www.myagedcare.gov.au
Seniors Card schemes		www.australia.gov.au/information-and- services/benefits-and-payments/older- australians/seniors-card

Seniors Information	Telephone	Website
<u>AusGov</u> –		www.australia.gov.au/information-and-
Older Australians		services/benefits-and-payments/older-
		australians

# **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. It also helps those overseas to find people now living in Australia.

To contact the Red Cross International Tracing and Refugee Service:

Australian Red Cross	Contact details
Email	natinfo@redcross.org.au
Red Cross Website	www.redcross.org.au
National	03 9345 1800
ACT	02 6234 7600
NSW	02 9229 4111or Free call 1800 812 028
NT	08 8924 3900
Qld	07 3367 7222 or Free call 1300 554 419
SA	08 8100 4500
Tas.	03 6235 6077
Vic.	03 8327 7700 or Free call 1800 131 701
WA	08 9225 8888 or Free call 1800 810 710

# **Your Family and Centrelink**

The Department of Human Services provides social, health and other payments and services through Centrelink and Medicare. These will vary depending on the needs of each individual and family. Contact Centrelink immediately for assistance if your <u>circumstances</u> change, for example, if you have a child, lose your job or become ill.

Centrelink assists people to become more self-sufficient and helps people to find a job, while supporting those in need. Centrelink also supports those who require special assistance during different life stages, such as planning for retirement or experiencing illness or a crisis.

### In this section

- Confirming your identity
- Help in other languages
- Help dealing with Centrelink
- Centrelink waiting periods
- Claiming Centrelink payments
- Payments for families
- New Zealand citizens (who are not Australian citizens)
- Crisis Payment for refugees and humanitarian entrants
- Other Centrelink services
- Concessions for low income earners
- Change of circumstances
- Definition of a partner
- Reviews and appeals
- Privacy of your information
- Young people
- Assurance of Support

# **Confirming your identity**

At Centrelink you will need to provide documents to <u>confirm your identity</u> (<u>www.humanservices.gov.au/customer/enablers/proof-of-identity</u>) - for example, passport and travel documents, bank account details or accommodation details.

# Help in other languages

## Information in other languages

Centrelink has a range of <u>translated information</u> at <u>www.humanservices.gov.au/customer/information-in-your-language</u> about payments and services that you can read, watch or listen to.

Centrelink has a suite of *New to Australia* videos available in 10 languages covering topics such as payments, looking for work, Medicare card and Health Care Card. You can access these videos at www.humanservices.gov.au/yourlanguage

## **Multilingual Phone Service**

If you speak a language other than English you can call our multilingual phone service on 131 202 (8am – 5pm local time) and speak to someone in your language about Centrelink payments and services.

### **Interpreters**

If you do not speak English, Centrelink can provide an interpreter for your appointment, free of charge. To arrange a translator call 131 202 or ask at your local Centrelink Service Centre.

### **Translation of your documents**

Centrelink can arrange to translate documents that you need to help you make a claim for our payments and services for free. Call 131 202 or ask at your local Centrelink Service Centre.

### **Multicultural Service Officers**

<u>Multicultural Services Officers</u> (see <u>www.humanservices.gov.au/mso</u>) provide information about Centrelink's programs and services to migrant and refugee communities, and consult widely to help improve services.

### Centrelink letters

You must read all letters Centrelink sends you and respond if necessary. Call 131 202 if you need a letter explained in your language.

# Help dealing with Centrelink

You can nominate another person or organisation (a 'nominee'), to act on your behalf. See www.humanservices.gov.au/nominees

Centrelink	Contact details
Centrelink	www.humanservices.gov.au/centrelink
Information for migrants, refugees and visitors	www.humanservices.gov.au/multicultural
Information in other languages	www.humanservices.gov.au/yourlanguage
For information in other languages	131 202
Intent to claim	www.humanservices.gov.au/customer/enablers/intent-to-claim
Confirming your identity	www.humanservices.gov.au/customer/enablers/proof-of-identity
Visit a service centre	www.humanservices.gov.au/findus

# **Centrelink waiting periods**

All recently arrived residents or temporary migrants (except refugees or humanitarian entrants) must wait 104 weeks (the Newly Arrived Resident's Waiting Period) before receiving most payments and benefits. The Waiting Period does not apply to family assistance payments (see <a href="Payments for Families">Payments for Families</a>). For <a href="more information">more information</a> see <a href="https://www.humanservices.gov.au/families">www.humanservices.gov.au/families</a>

The duration of the waiting period and to whom it applies varies according to the type of benefit and the date of arrival in Australia. Periods spent in Australia as an Australian resident at any time in your life count towards the waiting period.

During the waiting period, you can register with jobactive to get help finding work. You can also use the employment self-help facilities available in Centrelink Service Centres.

## **Exemptions from the Newly Arrived Resident's Waiting Period**

Exemptions from the Newly Arrived Resident's Waiting Period apply to:

- Australian citizens.
- family members of an Australian citizen or long-term resident.
- a person or the family member of a person who arrived under a humanitarian program.
- holders of certain visa subclasses.

If you are in hardship because of a substantial change of circumstances, you may be able to get a special benefit immediately. Losing or not being able to find a job is not normally considered to be a substantial change of circumstances. Lodge a claim with Centrelink to find out if you are eligible.

# Qualifying residence requirement

Pensions and some allowances do not have a newly arrived resident's waiting period, but have 'qualifying residence' waiting periods:

- Parenting Payment and Widow Allowance: 104 weeks.
- Age Pension and Disability Support Pension: 10 years.

There are some exceptions, for example, if you are a refugee or humanitarian entrant, or you become widowed, disabled or a sole parent after becoming an Australian resident.

You may be eligible for the pension if you have lived in a country that has an <u>international</u> <u>social security agreement</u> with Australia covering the payment you are claiming. Australia has social security agreements with 29 countries, listed at <u>www.humanservices.gov.au/issa</u>

For more information about <u>pensions</u>, including claiming overseas pensions or claiming Australian pensions while overseas, go to <u>www.humanservices.gov.au/international</u>

# **Claiming Centrelink payments**

To claim a social security payment, you must register an 'Intent to Claim'. This informs Centrelink you intend to apply for a payment. It can be done online, in person or by phone by you or someone on your behalf.

If your application is approved, your payment or concession card starts from the day you registered the Intent to Claim (if you qualify for the payment or concession card on that date and you return your completed claim form within 14 days).

Most Centrelink payments are only available to people who are living in Australia and who are <u>Australian residents</u> (go to <u>www.humanservices.gov.au/customer/enablers/residence-descriptions</u>).

Certain temporary visa holders may be eligible, depending on the payment type. You may need to meet a qualifying residence period or Newly Arrived Resident's Waiting Period, unless exempt. Other waiting periods may also apply. See <u>Centrelink waiting periods</u>.

You must have a tax file number (TFN) in order to receive income support payments.

The table below identifies what payments you may be eligible to receive, based on your situation:

Your Situation	Telephone	Centrelink Payment	This payment helps
I am looking for work	132 850		if you are looking for paid work, or you are taking part in approved training or other activities that may improve your chances of finding work.
I am studying or training	132 490	Youth Allowance	if you are 16–24 years old, studying full-time or undertaking a full-time Australian apprenticeship or other approved activities.
		Austudy	if you are aged 25 years or older, studying full- time or undertaking a full-time Australian Apprenticeship.
I need help in a crisis	132 850	Crisis Payment	<ul> <li>This is a one-off payment if you:</li> <li>have recently arrived in Australia as a refugee or humanitarian entrant.</li> <li>cannot live in your house because of damage from fire or flood.</li> <li>you have left your home because of domestic violence.</li> <li>you have just left prison.</li> </ul>
		Special Benefit	if you are in severe financial need due to circumstances outside your control.

Your Situation	Telephone	Centrelink Payment	This payment helps
I am caring for someone	132 717	Carer Payment	if you are a carer who cannot support yourself through paid employment because of the demands of your caring role.
		Carer Allowance (an income supplement)	<ul> <li>if you are a parent or carer who provides additional daily care and attention for:</li> <li>an adult or child with a disability or medical condition.</li> <li>adults who are frail and aged.</li> </ul>
I am ill, injured or have disability	13 2717	Disability Support Pension	if you have a physical, intellectual or psychiatric impairment that prevents you from working for at least the next two years, or if you are permanently blind.
		Sickness Allowance	if you are employed or in full-time study but are temporarily unable to work or study due to a medical condition and you have work or study to return to when you get better.
I am about to retire or in retirement	13 2300	Age Pension	if you do not have enough income to support yourself in retirement.
I need help after someone has died	13 2300	Bereavement Payment	if your partner, child or a person you have cared for has died and you are receiving a Centrelink payment.
		Bereavement Allowance	if your partner has recently died and you are not receiving a payment from Centrelink.

A <u>full list of Centrelink payments</u> is at www.humanservices.gov.au/centrelink

# **Payments for families**

If you have dependent children, Centrelink provides a range of payments to support families with their work and family responsibilities.

### For more information:

Centrelink information	Contact details
Families webpage	www.humanservices.gov.au/families
Information in other languages	www.humanservices.gov.au/yourlanguage
For help in other languages	131 202
Visit a service centre	www.humanservices.gov.au/findus

The assistance you may be entitled to will depend on your family circumstances, including the age and number of children and your family's income.

Generally, you must hold a permanent visa and live in Australia in order to be eligible to receive family assistance payments, but there are some exceptions.

Family Assistance payment	This payment helps
Family Tax Benefit Part A	with the cost of raising children.
Family Tax Benefit Part B	by providing extra help for families, including single parents, and families with one main income where one parent chooses to stay home or balance some paid work with caring for children.
Single Income Family Supplement	single parent families and some families with one main income earner.
Child Care Benefit	with the cost of approved or registered child care.
Child Care Rebate	eligible families with the cost of approved child care.
Parental Leave Pay	eligible parents take time off work to care for a newborn or recently adopted child.
Newborn Upfront Payment and Newborn Supplement	by increasing Family Tax Benefit Part A to help eligible parents when they have a baby or adopt a child.
Dad and Partner Pay	dads or partners caring for a newborn or recently adopted child.
Parenting Payment	if you are the main carer of a dependent child or children.
Double Orphan Pension	guardians and orphans.

## New Zealand citizens (who are not Australian citizens)

People arriving in Australia on a New Zealand passport are generally issued a Special Category Visa (SCV) on arrival. For Australian social security purposes, SCV holders who were in Australia on 26 February 2001 are generally considered to be "protected" SCV holders. Those who arrived in Australia after 26 February 2001 are generally considered to be not "protected".

- "Protected" SCV holders are Australian residents and can access all Centrelink payments, if they currently reside in Australia and meet the eligibility criteria, including waiting periods.
- SCV holders who are not "protected" are not Australian residents. They cannot generally access income support payments.

All SCV holders can access family assistance and concession cards if they satisfy the rules and any waiting periods.

SCV holders who are not "protected" but who have lived in Australia continuously for at least 10 years since 26 February 2001 may be able to access a once-only payment of Newstart Allowance, Sickness Allowance or Youth Allowance. Payments to eligible recipients occur for a maximum continuous period of up to six months.

The Social Security Agreement between Australia and New Zealand may entitle some SCV holders to the Age Pension, Disability Support Pension or Carer Payment, regardless of whether or not they are "protected".

More information for <u>New Zealand citizens</u> is at www.humanservices.gov.au/customer/enablers/new-zealand-citizens-claiming-payments-australia

# Crisis Payment for refugees and humanitarian entrants

The Crisis Payment is a one-off payment for people who have experienced extreme circumstances. 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.

For more information go to the <u>Crisis Payment fact sheet</u> at <u>www.humanservices.gov.au/crisispayment</u>

## Other Centrelink services

Centrelink offers many services, including:

Centrelink service	Telephone	Help available
Self Service	136 240	See Chapter 1, Self Service
Online Services Support	132 307	Get help with Centrelink's online services

Centrelink service	Telephone	Help available
Centrelink International Services	131 673	Enquiries about moving or travelling outside Australia, claiming payments while outside Australia, or receiving payments from overseas
Financial Information Service (FIS) booking service	132 300	Book a Financial Information Service seminar
Complaints and feedback	1800 132 468	To provide compliments, complaints and suggestions

### **Concessions for low income earners**

Depending on income, employment, age or Centrelink payment type, people with a low income can be entitled to concessions from federal, state/territory and local governments as well as private businesses. The concessions may cover health, household expenses, education and transport. For <a href="more information">more information</a> go to <a href="www.humanservices.gov.au">www.humanservices.gov.au</a> and search for "low income".

# **Change of circumstances**

If there are changes to your family, work or lifestyle situation you must inform Centrelink as soon as possible to ensure you receive the correct payment. If you are paid more than you are eligible for, you may have to pay back some or all of your payment.

Some changes you need to tell Centrelink about are:

- personal and contact details
- · bank details
- relationship status
- care arrangements for anyone in your care, including your children
- work status
- leaving the country, temporarily or permanently
- getting a lump sum payment
- income or assets increase or decrease, including your partner's income and assets
- starting or finishing studying.

## **Definition of a partner**

It is important to tell Centrelink whether you are a single person or you have a partner. This is sometimes called being a 'member of a couple'. Most payments will take into account the combined income and assets of both members of a couple. Some payments have different rates, depending on whether you are single or have a partner. Some payments are only available to people who do not have a partner.

# **Reviews and appeals**

If you are not happy with a decision, <u>contact Centrelink</u> to have it reviewed at <u>www.humanservices.gov.au/customer/reviews-and-appeals</u> There are processes for dealing with reviews and appeals.

# **Privacy of your information**

Your personal information can only be released by Centrelink if it is permitted by law, or if you have given permission.

## Young people

If you have children older than 16 years, they may be eligible for payments such as Youth Allowance or Family Tax Benefit. See also Services for Young People.

# **Assurance of Support**

An <u>Assurance of Support</u> (see <u>www.border.gov.au/about/corporate/information/fact-sheets/34aos</u>) is a legally binding agreement between an Australian resident or organisation (the 'assurer') and the Australian Government. The assurer agrees to provide support to the migrant (the 'assuree') in Australia so that the assuree does not need to rely on government payments.

An Assurance of Support can last for two or 10 years, depending on the type of visa granted. If you or your dependants claim certain welfare payments while covered by an Assurance of Support agreement, the assurer must repay the full amount to the Government.

# 11 Money

### In this section

- Financial services
- Understanding Money
- Banking
- Taxation
- Small businesses
- · Loans and credit
- Insurance
- Getting financial advice
- Help with money problems
- Consumer protection

### **Financial services**

In Australia, there are many banking, insurance, superannuation and investment products and services. Businesses must be licensed by the Government to sell financial products and services. To do so without a license is against the law.

# **Understanding Money**

For information on <u>managing your personal finances</u>, and links to calculators and tools, go to <u>www.australia.gov.au/information-and-services/money-and-tax/personal-finance</u>

The Australian Securities and Investment Commission's <u>Moneysmart</u> website (www.moneysmart.gov.au) contains useful information about managing and investing money, including household budgets, banking, insurance and debt.

Dishonest people might try to trick you into giving them your money. If you have a <u>complaint</u> about depositing money, business loans, insurance, superannuation, investing and financial advice or if you are unsure or suspicious about an investment, phone the Australian Securities and Investments Commission (ASIC) on1300 300 630 or go to <a href="https://www.moneysmart.gov.au/tools-and-resources/how-to-complain">www.moneysmart.gov.au/tools-and-resources/how-to-complain</a>

## **Banking**

Banks, building societies and credit unions provide banking services. To withdraw money, go into a bank or use your debit card and your PIN (Personal Identification Number) to get cash from an ATM (Automatic Teller Machine). You should protect your PIN. Do not write your PIN on your debit card, or keep where it might be stolen, such as in your wallet, purse or mobile phone.

If your debit card is stolen or lost, tell your bank immediately.

If you have a problem with your bank which you cannot resolve, contact the <u>Financial</u> Services Ombudsman at www.fos.org.au

#### For more information:

Banking information	Webpage
Australian Bankers Association – bank account basics	www.bankers.asn.au/Consumers/Managing-Your-Money
Managing your bank accounts	www.moneysmart.gov.au/managing-your-money/banking
Australian Competition and Consumer Commission – internet banking	www.accc.gov.au/consumers/online-shopping/internet- banking
MoneySmart translated information	www.moneysmart.gov.au/tools-and- resources/publications
Financial Service Ombudsman	www.fos.org.au

### **Taxation**

In Australia, you pay tax to the government on money you earn from a job, business or investment. The Australian Taxation Office (ATO) collects taxes from individuals and businesses to pay for important community services like hospitals, schools, roads and railways.

The ATO provides <u>videos</u> at <a href="http://tv.ato.gov.au/ato-tv/channel?c=c-b8nuuyo">http://tv.ato.gov.au/ato-tv/channel?c=c-b8nuuyo</a> to help people learn about Australia's tax and superannuation systems.

### Goods and services tax

Australia has a goods and services tax (GST) of 10 percent, included in the price of most goods, services and other items sold or consumed. Some things such as basic food, most education and health services, eligible child care and nursing home care are GST-free.

#### Tax file number

A tax file number (TFN) is a unique number issued to individuals or organisations by the ATO. This identifies you for tax and superannuation purposes. Apply for your tax file number as soon as possible.

The fastest way to get a TFN is <u>online</u> at <u>www.ato.gov.au/tfn</u> Online registration is available 24 hours a day, seven days a week. You will need your passport details and an Australian address. Application forms are also available from the ATO <u>Publication Ordering Service</u> at <u>www.ato.gov.au/order-publications</u> or by phoning the tax file number Helpline on 13 28 61. You should receive your TFN by mail within 28 days from the day the ATO receives your application.

You only get one TFN. It's yours for life and should be protected. Your TFN stays the same, even if you change your name or job, move interstate, or leave Australia and then return. Everyone needs their own TFN. Do not share your TFN with other members of your family.

Don't store your tax file number where it can be stolen, such as in your wallet, purse or mobile phone.

Allowing someone else to use your TFN, selling it or giving it away can cause serious problems. Dishonest people can use it to:

- steal your tax refund
- · access your bank account
- open bank accounts in your name and leave you with a debt
- commit fraud by applying for government benefits in your name

Only certain people are entitled to ask for your TFN, including the Australian Taxation Office, Centrelink, your superannuation fund, bank or financial institution, and your employer.

Beware of dishonest people ('scammers') who may trick you into providing your TFN on a job application. They may also try to obtain your TFN through fake job advertisements to steal your identity. Only supply your TFN to your employer after you have started your new job.

### What happens if you don't have a TFN when you get a job?

When you start work, your employer will ask you to complete a tax file number declaration form where you will need to write down your TFN.

If you do not have a TFN, you have 28 days from when you start work to apply and get your own TFN. If you do not have your own TFN after 28 days, your employer must take the maximum amount of tax from payments made to you. You can work without a TFN, but more tax will be taken from your pay and super contributions. If you don't have a TFN, you won't be able to lodge your tax return electronically, apply for government benefits or get an Australian business number (ABN).

#### **Income tax return**

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.

If you use a registered tax agent to prepare your tax return, you can lodge your tax return later than 31 October. You will need to make arrangements with a tax agent before 31 October to qualify for their lodgement dates.

You can lodge your tax return yourself <u>online</u> at <u>www.ato.gov.au/Individuals/Lodging-yourtax-return/</u> This is a free, convenient and secure service offered by the ATO. It allows the ATO to fill in parts of the tax return for you, using information provided by your employer, banks, health funds and government agencies.

To lodge your tax return online you will need a <u>myGov account</u>, which can be set up at <a href="https://my.gov.au">https://my.gov.au</a>

### Tax Help

Tax Help is a free service for low income earners, available from July to October each year. Tax Help centres have volunteers trained by the ATO who can help you complete and lodge your tax return online using myTax.

АТО	Contact details
Telephone (including Tax Help)	13 2861
Business and GST enquiries	13 2866
Apply for a tax file number online	www.ato.gov.au/TFN
<u>Visit an office</u>	www.ato.gov.au/Visitus
ATO translated information	www.ato.gov.au/General/Other-languages
ATO Website	www.ato.gov.au

### 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 is determined on a case-by-case basis.

The Australian Taxation Office (ATO) has information on its website at that will help you understand your tax obligations, including tax on income from:

- investments such as securities and rental properties
- interest and royalties
- business activities overseas
- pensions from overseas
- international business transactions, such as trading goods and services online.

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

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 on income you have earned in Australia. You need to declare all foreign source income, even if you were not required to pay tax on that income in the other country.

Each year the ATO matches information from income tax returns with information about offshore transactions provided to the ATO by third parties. If there is a difference between this information and the amounts shown in your income tax return, the ATO will contact you and may amend your tax returns.

If your financial affairs are complex, you may want to use a registered tax agent or to seek advice from the ATO.

## **Small businesses**

Small businesses are an important part of Australia's economy. There is help available if you want to start your own business. Go to <a href="https://www.business.gov.au/business-topics/starting-a-business/Pages/default.aspx">www.business.gov.au/business-topics/starting-a-business/Pages/default.aspx</a> if you are considering <a href="https://www.asamall.business">starting a small business</a>. For information about the <a href="https://www.asamall.business">Small Business</a> <a href="https://www.asamall.business-topics/starting-a-business-topics/startin

If you want to start a business in Australia, you will need your TFN to apply for an Australian business number (ABN). Other registrations may also be required, including:

- GST registration (if your annual turnover exceeds AUD75 000) and/or you provide taxi travel.
- · registering as an employer.
- registrations required by other government agencies.

Having an Australian business number means you are running your own business. If you are unsure whether you are 'running a business' or you are being pressured to obtain an ABN in order to work, call 132 866. You 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 an asset. You can also claim deductions for expenses that relate to earning your business income.

If you have employees, you may have to pay superannuation for them and take tax from their pay to send to the ATO. You must do this even if they are family members.

To set up a business you will need to obtain approvals from government agencies. Do not offer gifts or money to influence or speed up a decision. To offer such incentives is illegal and will be reported. To help businesses and individuals understand their tax entitlements and obligations, the ATO has help and information in English and translated publications. The Australian Business License and Information Service (ABLIS) can help you meet your other compliance responsibilities.

Subject	Website
Start and run a small business	www.business.gov.au/small-business/Pages/starting-and-running-your-small-business.aspx
Government information for business	www.australia.gov.au/information-and-services/business-and-industry
Grants for small businesses	https://www.business.gov.au/assistance

Subject	Website
Business licences and registrations	https://ablis.business.gov.au/pages/home.aspx
Small business tax information	www.ato.gov.au/Business/Starting-your-own-business/
Fair Work workplace relations system – if you have employees	www.fairwork.gov.au/find-help-for/small-business
State and Territory support and information	www.business.gov.au/business-topics/starting-a-business/Pages/advice-and-support-in-your-state-or-territory.aspx
Australian Business License and Information Service	https://ablis.business.gov.au/pages/home.aspx

## 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. For <u>advice on credit</u>, <u>loans</u> and <u>borrowing</u>, go to <u>www.moneysmart.gov.au/borrowing-and-credit</u>

#### Insurance

Insurance is when you pay an amount of money each year that gives 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 health (see <u>Chapter 9</u>, <u>Health and Wellbeing</u>), home building insurance, home contents insurance, travel, life and car insurance. It is important to understand the insurance policy and how much it will cost before you agree to enter into the agreement.

There are different types of car insurance available. If you own a car it is compulsory to have third party insurance ("CTP"). This will cover you if you injure another person in an accident. You may also like to purchase comprehensive car insurance, which provides wider insurance cover, such as covering some of the costs of any damage to your car (or other person's car) if you are in an accident, or if your car is stolen.

For more information on insurance, go to www.moneysmart.gov.au/insurance

# Getting financial advice

The <u>Financial Information Service</u> (FIS) provides information about financial issues. FIS is a free and independent service available over the telephone, in person or through financial education seminars. To find out more about the services offered call 132 300 or visit the FIS website at <u>www.humanservices.gov.au/fis</u>

To attend a seminar, phone 136 357.

# Help with money problems

In Australia, it is acceptable and normal to seek help if you are having money problems.

<u>Financial counsellors</u> provide information to people in financial difficulty. They will make an assessment of the situation of the individual or family and then identify the advantages and disadvantages of different options.

Phone 1800 007 007 or go to www.moneysmart.gov.au/managing-your-money/managing-debts/financial-counselling

# **Consumer protection**

When you buy goods or services in Australia, including those bought online, you have rights under the Australian Consumer Law. For example, you have the right to receive accurate and truthful information about the products and services you buy. If something goes wrong with a product you've bought because it is faulty, you have rights to a repair, replacement or refund. You have the right to expect that a product is safe for use. There are rules that traders must follow over the phone or if they come to your house, such as leaving if you ask them to.

If you have a problem with a purchase, contact the consumer protection agency in your state or territory for information about your rights and options. They can help you with problems relating to renting and accommodation, buying or selling a home, building and renovating, buying a car, shopping, warranties, lay-bys, refunds, credit and trading. They may be able to conduct a conciliation (negotiation) between you and the seller to resolve a problem.

The Australian Competition and Consumer Commission (ACCC) protects Australians against unfair business practices in pricing, anti-competitive and unfair market practices, and product safety.

Region	Consumer Agency	Website
National	Australian Competition and Consumer Commission - telephone 1300 302 502	www.accc.gov.au
National	ACCC information in languages other than English	www.accc.gov.au/about-us/information- for/non-english-speaking-background

Region	Consumer Agency	Website
ACT	Office of Regulatory Service (Access Canberra)	www.ors.act.gov.au
NSW	NSW Fair Trading	www.fairtrading.nsw.gov.au
NT	Consumer Affairs	www.consumeraffairs.nt.gov.au/ForCon sumers/ConsumerRights/Pages/default. aspx
Qld	Office of Fair Trading	www.fairtrading.qld.gov.au/consumers.h tm
SA	Office of Consumer and Business Affairs	www.cbs.sa.gov.au/wcm/consumers/consumer-advice/
Tas.	Consumer Affairs and Fair Trading	www.consumer.tas.gov.au
Vic.	Consumer Affairs Victoria	www.consumer.vic.gov.au
WA	Consumer Protection	www.commerce.wa.gov.au/ConsumerPr otection/

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. Phone 1300 362 072 or for links to state, territory and industry <a href="mailto:ombudsman.gov.au">ombudsman.gov.au</a>

The <u>Australian Communications and Media Authority</u> (ACMA) investigates complaints about inappropriate content on broadcasting services such as the television and radio. Complaints should be made to the owner or provider of the service first. If the complaint is not resolved, go to <a href="https://www.acma.gov.au">www.acma.gov.au</a> ACMA also investigates complaints about email SPAM and telemarketing calls, and maintains the "Do Not Call" register.

The <u>Office of the Children's eSafety Commissioner</u> at <u>www.esafety.gov.au</u> provides information and resources to Australians about staying safe online. They also investigate complaints about cyberbullying and offensive and illegal online content.

If your child is being cyberbullied on the internet, or if you have come across online content you think is offensive or illegal, you can <u>make a complaint</u> at <u>www.esafety.gov.au/complaints-and-reporting</u>

# 12 Civic Participation

### In this section

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

- About Australia
- Responsibilities and values
- Equality and anti-discrimination
- Volunteering
- Meeting people
- Polite behaviour
- Clothing
- Common Australian expressions
- Outdoor activities and safety
- Safety in the home
- Environment
- Animals and Pets
- Newspapers, television and radio
- Gambling
- Noise
- Local government services
- Visas
- Australian citizenship

## **About Australia**

Australia's first inhabitants were the Aboriginal and Torres Strait Islander peoples, who settled the land at least 40 000 years ago. Indigenous Australians have their own unique spiritual beliefs, a deep connection to the land, a rich and diverse culture and an ongoing art tradition that is one of the oldest in the world. Indigenous cultures are a vital part of Australia's national identity and Aboriginal and Torres Strait Islander peoples contribute significantly to the arts, media, academia, sport and business. Information about Australia's <a href="https://doi.org/nichen.com/history.heritage">history, heritage and Indigenous culture</a> is at <a href="https://www.australia.gov.au/information-and-services/culture-and-arts">history, heritage and Indigenous culture</a> is at <a href="https://www.australia.gov.au/information-and-services/culture-and-arts">www.australia.gov.au/information-and-services/culture-and-arts</a>

Australia is an accepting, diverse society with people from many different cultures, religions and ethnic backgrounds. Australians come from all over the world. Around 46 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. All of the world's major religions are practised here.

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

The Australian Government supports the diversity of the Australian community, and has reaffirmed its commitment to a culturally diverse nation where everyone belongs and has the opportunity to participate in the life of the nation. To learn more <u>about Australia</u>, go to <u>www.australia.gov.au/about-australia</u>

# 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 values and traditions of acceptance, inclusion and fairness for all.

Our citizenship values are 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 on <u>Australian Citizenship</u>, go to <u>www.citizenship.gov.au</u> and read the Australian Citizenship Test Resource Book *Australian Citizenship*: *Our Common Bond*.

# **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 and discrimination of any form are not acceptable in Australia.

Under 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 in 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.

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 federal law in the areas of human rights, anti-discrimination and social justice.

Australian Human Rights Commission	Contact details
General enquiries 9.00 am – 5.00 pm AEST	1300 369 711
Complaints Infoline 9.00 am – 5.00 pm AEST (closed Tuesdays from 1.00 pm)	1300 656 419
TTY – for hearing and speech impaired	1800 620 241
<u>Translated information – human rights</u>	www.humanrights.gov.au/about/translated-information
Human Rights Website	www.humanrights.gov.au

Each state and territory also has its own anti-discrimination law and government agency:

State or Territory	Human rights agency	Telephone	Website
ACT	ACT Human Rights Commission	02 6205 2222	www.hrc.act.gov.au
NSW	Anti-Discrimination Board of NSW	02 9268 5544 or Regional NSW free call on 1800 670 812	www.lawlink.nsw.gov.au/adb
NT	NT Anti-Discrimination Commission	08 8999 1444 or NT free call on 1800 813 846	www.adc.nt.gov.au/

State or Territory	Human rights agency	Telephone	Website
Qld	Anti-Discrimination Commission Queensland	1300 130 670	www.adcq.qld.gov.au
SA	Equal Opportunity Commission	08 8207 1977 or Regional SA free call on 1800 188 163	www.eoc.sa.gov.au
Tas.	Office of the Anti- Discrimination Commissioner	03 6165 7515 or Tas. free call on 1300 305 062	www.antidiscrimination.tas.gov.au
Vic.	Victorian Equal Opportunity and Human Rights Commission	1300 292 153	www.humanrightscommission.vic. gov.au
WA	Equal Opportunity Commission	08 9216 3900 or WA free call on 1800 198 149	www.equalopportunity.wa.gov.au

# **Volunteering**

Volunteering is a good way to learn new skills, meet people living and working in your community and to help other people. Many Australians volunteer. Volunteers are not paid, because they 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 work experience that may help you get a job. By volunteering you will improve your English, establish social and community networks and increase your self-confidence.

There are many organisations and websites that list volunteering opportunities. Volunteer Resource Centres are located all over Australia and provide volunteer information, matching and referral services. They also help organisations who are looking for volunteers.

Region	Organisation	Website
ACT	Volunteering ACT	www.volunteeringact.org.au
NSW	The Centre for Volunteering	www.volunteering.com.au
NT	Volunteering SA-NT	www.volunteeringsa.org.au
Qld	Volunteering Queensland	www.volunteeringqld.org.au
SA	Volunteering SA-NT	www.volunteeringsa.org.au

Region	Organisation	Website
Tas.	Volunteering Tasmania	www.volunteeringtas.org.au
Vic.	Volunteering Victoria	www.volunteeringvictoria.org.au
WA	Volunteering WA	www.volunteeringwa.org.au
Volunteering opportunities across Australia	GoVolunteer	www.govolunteer.com.au
The national peak body for volunteering in Australia	Volunteering Australia	www.volunteeringaustralia.org

# **Meeting people**

When meeting someone for the first time, it is common 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.

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

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.

## Polite behaviour

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

Australians usually say "excuse me" to get someone's attention and "sorry" if they accidentally bump into someone. If there is a queue, it is polite to join the end of the queue and move forward in an orderly way.

You should try to be on time for meetings and other appointments. If you are going to be late, phone the person to apologise and let them know when you will arrive. This is very important for professional appointments (for example, a doctor's appointment) as you could be charged money for being late or if you miss the appointment without letting the person know. 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. This means that the person inviting you would like to know whether or not you will be attending. It is polite to let them know by that date.

Some behaviour is not only impolite but is also against the law. Examples of such behaviour include swearing and spitting in public, littering, and urinating or defecating anywhere except in a public or private toilet.

See also **Equality and Anti-Discrimination** above.



## **Clothing**

Australia is a diverse society. The variety of clothing worn reflects this diversity. Many people dress casually or informally for comfort or according to the social situation or climate. Others 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 in different workplaces and in particular 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.

Australia has a high incidence of preventable skin cancer. Protective clothing and hats reduce the risk of skin cancer. Many schools require children to wear hats as part of their school uniform. For more <u>sun protection information</u>, go to <u>www.cancer.org.au/preventing-cancer/sun-protection</u>

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

Women and men may wear clothing that does not cover their entire bodies. This is normal in western countries and does not mean they wish to attract attention.

# **Common Australian expressions**

Many common Australian expressions or slang may seem strange. Australians often shorten words (for example, 'footy' for 'football'). 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, for example alcohol, juice, soft drink or water. Some restaurants are BYO, which means you can bring your own bottled drinks. If you BYO, there is usually a charge for providing and cleaning glasses, called "corkage".
- Open door policy in the workplace, having an "open door policy" means that you and other employees do not need a formal appointment to speak with the boss about problems or other work issues.
- See you later this is an informal way of saying "goodbye". It does not mean that the person will be returning in the near future.

Your English language provider will help you with Australian expressions. See <u>Chapter 3</u>, <u>English language</u>.

# **Outdoor activities and safety**

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

## Swimming and outdoor safety

- Attend swimming and water safety classes if you or your children cannot swim.
- Swimming in the ocean can be extremely dangerous. To enjoy the beach safely:
  - Always swim between the red and yellow flags which mark the area supervised by lifeguards.
  - Check for safety signs.
  - o 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 or the beach is closed.
- The ocean can be unpredictable. Observe warning signs to avoid accidents such as slipping on ocean rocks, or being swept into the sea by large waves or high tides. Be extremely careful fishing from rocks as many people have drowned after being swept into the water by large waves.
- Be careful when swimming in rivers, lakes and dams:
  - Always check the depth of the water and for submerged objects before entering the water.
  - Check for signs indicating hazards (such as crocodiles or pollution) and obey them.
- Always supervise children who are swimming or who are near water, including backyard pools. Pools must be fenced.
- Avoid swimming, fishing or bushwalking alone. Tell someone where you are going and when to expect you back. Take plenty of food and water.
- Some snakes and spiders in Australia are poisonous. If bitten, immobilise the bitten limb and get medical help by calling triple zero **000**.
- In spring, song birds called magpies defend their territories by swooping on pedestrians and cyclists. Signs may warn of swooping birds. These birds are protected, so try to avoid their attacks by avoiding their nesting areas, wearing hats and sunglasses, or carrying a stick or umbrella above your head.
- The sun in Australia is very strong. Wear a hat, protective clothing and sunscreen on sunny days to avoid sunburn. This is especially important for young children.
- Take notice of weather forecasts. Open fires and barbeques are not permitted on total fire ban days. The <u>Bureau of Meteorology</u> provides weather warnings at www.bom.gov.au/index.php
- In Australian cities, like most world cities, assaults do occur, particularly at night. Be aware of your personal safety. Avoid parks, dark places and known trouble spots.

Information sources	Website
Bureau of Meteorology – weather forecasts and fire bans	www.bom.gov.au/weather
Royal Life Saving Society – swimming and water safety	www.royallifesaving.com.au
Surf Life Saving Australia	www.slsa.asn.au

Information sources	Website
Beach Safety – including translated information	www.beachsafe.org.au
Rip Current Safety Tips – including information in languages other than English	www.ripcurrents.com.au
Australian Cancer Council – sun protection	www.cancer.org.au

## Safety in the home

## **Home security**

When leaving your house, always lock your doors and close windows. If possible, have a screen door or a safety chain so that you can see who is there before opening it. Keep a light on or use a sensor light near your front door so you can see when someone is there and easily unlock your door when returning home. It will also deter potential intruders.

### **Medicines and chemicals**

Some drugs and chemicals commonly found around the home can cause harm or serious illness.

- Keep all medicines out of reach of children and pets, or where children cannot find them.
- If you stop taking medicines or they have passed their expiry date, do not put them in the garbage or down the drain. Your pharmacist can dispose of the remaining medicine safely and free of charge.
- Keep all cleaning products in a locked cupboard where children and pets cannot access them.

Child safety equipment (such as cupboard locks) can be bought in most hardware shops.

## Fire safety in the home

House fires cause around 50 deaths and many serious injuries every year in Australia.

Smoke alarms provide an early warning that may save your life and enable emergency services to be alerted in time to stop the spread of damage. This warning is particularly important at night, when people are asleep. Each house must have at least one smoke alarm installed at each floor level. Check and replace batteries every six months.

House fires often begin in the kitchen or are caused by faulty electrical wiring, incorrect use of appliances, or by leaving active appliances unattended. Prevent house fires by taking the following precautions.

#### In the home:

- Ensure electronic devices have space around them to prevent overheating
- Do not overload powerboards one socket should have only one plug.
- Check plugs and sockets for dust or damage and fix any problems promptly. All electrical repairs must be carried out by a qualified electrician.



- Ensure curtains, clothing and bedding are clear of candles and heaters.
- Never leave candles or other open flames burning when you are not in the room.
- When you are home, make sure doors are not locked from the inside (i.e. deadlocked) so you can open them quickly in an emergency.
- Never smoke in bed.
- Ensure children can't reach matches or lighters.

#### In the kitchen:

- Never leave children in the kitchen unattended.
- Never leave cooking unattended if you leave the kitchen, turn the stove off until you return.
- Keep children away from hotplates, stovetops and ovens while cooking.
- Turn pot handles away from the edge of the stove so they can't be knocked and spilled. Hot water can also cause burns.
- Ensure flammable items are kept clear of heat sources.
- Never put metal items in a microwave oven, including metal bowls, aluminium foil or metal utensils.
- Gas is used in some kitchens and barbeques. Always turn off the gas oven or stovetop
  when you finish using it. If you smell gas, do not light a match because a flame will
  make the gas explode. Look for the source of the gas leak and turn it off immediately.
  If you can't, call triple zero 000 and ask for "Fire Brigade". Do not hang up the phone.

#### What to do if there is a fire:

- Call triple zero **000** from a neighbour's house, public or mobile phone and ask for the fire brigade. Tell them where the fire is and if anyone is still inside. Do not hang up the phone.
- State fire services provide detailed advice on what to do in case of a fire. See Chapter 2, Get Help.

# **Bushfire safety plans**

In some parts of Australia bushfires can affect the safety of your home. If you live in a place that is at risk of bush fires, make a bush fire survival plan. Local fire services have information and guides to help you prepare a bush fire survival plan.

Your plan should include actions before the bushfire season, during the bushfire season, leading up to fire risk days and a back-up plan. It should include detailed checklists to maintain your property, to prepare your property in case of fire, personal contact lists in case of fire, contents of an emergency kit, plans for all the people staying in the house which take account of particular needs (for instance, mobility of infants or the elderly), plans for pets and/or livestock, triggers to leave, means of departure, a back-up plan, and a plan of return to your house.

For more bushfire information and contact details for local fire services, see <u>Chapter 2</u>, <u>Get Help</u>.

## **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. For more information on <u>waste disposal</u> go to www.australia.gov.au/information-and-services/environment/pollution-and-waste-management or to anti-litter sites such as <u>Clean Up Australia</u> (www.cleanup.org.au/au) or Keep Australia Beautiful (http://kab.org.au).

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.

There are special rules that apply to National Parks to prevent them being spoilt, and sometimes entry fees are charged to visit them.

#### For more information:

Region	Agency	Website
National	Department of Environment – Parks Australia	www.environment.gov.au/topics/national-parks
ACT	Parks and Conservation	www.environment.act.gov.au/parks- conservation/parks-and-reserves
NSW	NSW National Parks and Wildlife Service	www.environment.nsw.gov.au/nation alparks
NT	NT parks and reserves	https://nt.gov.au/leisure/parks-
Qld	Queensland National Parks, Sport and Racing	www.nprsr.qld.gov.au
SA	National Parks South Australia	www.environment.sa.gov.au/parks
Tas.	Parks and Wildlife Service Tasmania	www.parks.tas.gov.au
Vic.	Parks Victoria	www.parkweb.vic.gov.au
WA	Parks and Wildlife	www.dpaw.wa.gov.au

## **Animals and Pets**

State and territory governments are responsible for animal welfare and related laws while local governments manage domestic or companion animals.

If you have a pet, you are responsible for looking after it properly, including feeding it and keeping it clean. You will also need to clean up its waste. 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 and may be required by law. This is the owner's responsibility. For more information ask your local vet or the Royal Society for the Prevention of Cruelty to Animals (RSPCA) at www.rspca.org.au

Some household pets must be registered with the local council. There may also be limits on the numbers and types of pets you can keep, and rules about where and how you can keep them. Many rental properties do not allow pets.

If you can no longer take care of your pet, you must not abandon it or release it. Ask friends or neighbours if they can adopt it, advertise it on a pet adoption website or ask your vet for assistance or advice.

If you have questions about <u>keeping animals or animal welfare</u>, go to <u>www.agriculture.gov.au/animal/welfare/state</u> or ask your vet.

See also Chapter 6, Australian Law.

## Newspapers, television and radio

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

There are many television channels that are free, including the two public broadcasters (the <u>Australian Broadcasting Corporation</u> (ABC - <u>www.abc.net.au</u>) and <u>Special Broadcasting</u> <u>Service</u> (SBS - <u>www.sbs.com.au</u>)). You do not need a television licence or subscription to watch "free to air" services.

Other television services require paid subscription ("pay television" or "pay TV"). Before signing any contract for communication services, make sure that you can afford to pay for the service and it suits your needs and living arrangements. Don't sign for a long contract if you are only renting for a short period. Do not sign up to a pay television subscription service to watch free-to-air shows.

Many TV channels offer "catch up" programming, where you can watch shows online. However, watching online uses up substantial data, and if you exceed your data allowance it can become very expensive.

"Streaming" services are also available in Australia, such as Netflix, Presto and Stan. These charge a monthly fee for accessing a program library. You will need a fast broadband connection to watch these services. Be aware that watching them takes a lot of data, particularly on mobile phones, which may become expensive.

<u>Special Broadcasting Service</u> (SBS) television and radio stations have programs in many different community languages. Weekly programs are listed in metropolitan newspapers and online.

Ethnic radio stations can be found at the <u>National Ethnic and Multicultural Broadcasters'</u> <u>Council</u> (www.nembc.org.au) or phone 03 9486 9549.

## **Gambling**

Some people can experience significant harm from gambling, especially if they have difficultly limiting the amount of time and/or money spent on gambling. Gambling can cause serious financial problems and have impacts on other areas of a person's life such as mental and physical health, employment and relationships. Gambling problems not only affect the individual who gambles, but also family members or close friends.

Support services including counselling, financial counselling and legal advice are available to people affected by gambling, and their family and friends:

Agency	Telephone	Website
National Problem Gambling Hotline	1800 858 858	www.gamblinghelponline.org.au
<u>Lifeline</u>	131 114	www.lifeline.org.au
Gamblers Anonymous	02 9726 6625	http://gaaustralia.org.au/

### **Noise**

Noise refers to loud sounds that disturb people, such as dogs barking, or neighbours playing loud music or using power tools.

There are laws that protect Australians from excessive noise. Regulations vary across states and territories, but noisy activities should be avoided before 7.00am and after 11.00pm.

Talk to your neighbour if their noise is affecting you. Your neighbour may be unaware of the effect of their noise. In general, Australians are tolerant of occasional noise and resolve noise problems by talking about it. 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, you can complain to the local council, the state or territory environment authority, or the police.

Tell your neighbours if you are planning noisy activities such as renovations or a party. People are usually less annoyed if they know in advance when the noise will start and end, and who to approach if it causes a problem. See also Chapter 6, *Australian Law*.

# **Local government services**

Local councils provide many support services such as child health centres, child care centres, youth workers, and aged care and disability services. Many have multicultural or community workers who can give you valuable help and advice as you settle into life in Australia. Local councils also often provide public halls, sporting, recreational and cultural facilities for community groups to use.

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

You may need to pay for some local council services. Fees are published in brochures and council websites. You should not pay extra money or offer gifts to public officials to secure a decision or approval. Offering gifts or bribes is illegal and will be reported.

For contact information for local governments, go to Chapter 2, Get Help.

#### 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. Most libraries have free internet access.

To find a library, go to www.nla.gov.au/libraries

## Garbage collection and recycling

Councils are responsible for garbage collection and recycling. Most councils have separate bins for general waste and recycling (paper, plastic, glass and metal), and some provide green waste bins (for garden waste) or kerbside collection of larger items (such as furniture).

Check with the council or your neighbours to find out about collection times and responsible disposal of waste. If your waste is too large to fit in the available bins, you may need to take it to a rubbish tip or waste recycling centre and pay a fee. It is illegal to dump waste on public or private land.

#### **Public toilets**

Public toilets are not normally staffed in Australia, and are usually free to use. They may include baby change facilities and accessible toilets for the disabled, and are usually sitting toilets or urinals rather than squat toilets. Most public toilets have separate male and female facilities, although there are some automatic and unisex toilets.

Please leave the toilets clean and tidy after use. Some toilets in Australia compost waste instead of flushing it away, so be aware of what you put in the toilet.

To find a public toilet, go to https://toiletmap.gov.au

#### Water use

Water in Australia is generally of good quality. However, in some locations, bore water or non-potable water is in use which you should not drink. These locations are identified by the symbol:



Local areas may have <u>water restrictions</u> in place. This means that your use of water may be restricted to particular times or activities. For instance, you may not be able to water your garden, or wash a car or windows. Check with your local council or go to <u>www.bom.gov.au/water/restrictions</u>

### **Visas**

The <u>Department of Immigration and Border Protection</u> (DIBP) issues visas for temporary or permanent stay, and decides citizenship applications (<u>www.border.gov.au</u>)

Use the Visa Finder tool at www.border.gov.au/Trav/Visa-1 to find the right visa for you.

You can apply online for many visas at www.border.gov.au/Trav/Visa/Appl

### **Resident Return visas**

If you are a current or former Australian permanent resident and want to travel overseas and return to Australia as a permanent resident, you may need to apply for a <u>Resident Return</u> visa (RRV) at <u>www.border.gov.au/Trav/Visa-1/155-</u>

You will need this visa if the travel period on your current permanent visa has expired or is about to expire.

The RRV is a permanent visa which allows you to travel overseas and return to Australia as a permanent resident within the period the travel facility is valid. It allows the holder to remain in Australia indefinitely. There is no need to apply for the RRV if you do not intend to travel overseas. More information about the RRV can be found on the <a href="DIBP website">DIBP website</a> at <a href="https://www.border.gov.au/Trav/Visa-1/155-">www.border.gov.au/Trav/Visa-1/155-</a>

### Visas to visit Australia

<u>Temporary visitors</u> need to apply for a visa that covers the full period of their intended stay in Australia. There is a range of temporary visas depending on the purpose of the visit. Every visa has special conditions. For more information go to

www.border.gov.au/about/corporate/information/fact-sheets/46temporary-entry

## Visas to migrate permanently

There are three types of permanent migration to Australia:

- Family migration the applicant must have an eligible relative in Australia to sponsor them.
- Skilled and business migration the applicant must have skills or special abilities that will contribute to the economy or other areas of Australian life.
- Humanitarian migration the applicant must be subject persecution or substantial discrimination amounting to a gross violation of human rights in their home country and assessed as being in need of resettlement.

Each category has strict requirements. The <u>DIBP website</u> has up-to-date information on visas and offers a "Visa Finder" tool to assist you to find visa options that may be suitable for you at at <u>www.border.gov.au</u>

# **Registered migration agents**

A migration agent is a person who advises on immigration matters, helps to prepare and lodge visa applications, and communicates with DIBP on a client's behalf. They normally charge a fee.

You do not have to use a migration agent. If you don't feel confident lodging an application alone or if your case is complex, you may wish to use a registered migration agent.

Migration agents operating in Australia must be registered with the Office of the Migration Agents Registration Authority (OMARA). To find a registered migration agent, go to the <a href="MARA website">OMARA website</a> at <a href="https://www.mara.gov.au/search-the-register-of-migration-agents/">www.mara.gov.au/search-the-register-of-migration-agents/</a>

## Checking your visa details online

<u>Visa Entitlement Verification Online</u> (VEVO) is a free online facility for visa holders and organisations to check current visa holder details and can be accessed online at <a href="https://www.border.gov.au/vevo">www.border.gov.au/vevo</a>

There is also a myVEVO app which is available for Apple products and can be downloaded for free from the Apple store.

# Australian citizenship

To become a citizen means that you are making an ongoing commitment to Australia and everything for which it stands. 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 include living in Australia for a specified period of time and being of good character.

<u>Information about citizenship</u>, eligibility and application forms are at www.border.gov.au/Trav/Citi

Most people who apply for Australian citizenship must pass a citizenship test. The citizenship test is based on values within the Pledge of Commitment that new Australians make when becoming citizens. It covers topics such as Australia's democratic beliefs, the responsibilities and privileges of citizenship, and government and Australian law. To prepare for the test, read the <a href="citizenship test resource book">citizenship test resource book</a> at <a href="www.border.gov.au/Trav/Citi/pathways-processes/Citizenship-test">www.border.gov.au/Trav/Citi/pathways-processes/Citizenship-test</a>

If you are 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.

After becoming 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.

For more information or to apply for an <u>Australian passport</u>, go to www.passports.gov.au/Pages/home.aspx

# Future children and Australian citizenship

In most cases, any child or children born to you in Australia while you are a permanent resident will automatically acquire Australian citizenship at birth. If these children need an Australian passport, you will need to obtain evidence of their Australian citizenship by lodging

a Form 119 – Application for evidence of Australian citizenship. You should take this into account before booking travel.

Further information and access to Form 119 is available on the <u>DIBP website</u> at <u>www.border.gov.au</u>

## **Voting**

Australian citizens aged 18 or over must enrol to vote. You can enrol at your citizenship ceremony. You can also enrol at 17 years, to be ready to vote once you turn 18.

Electoral enrolment forms are available at post offices, Australian Electoral Commission offices and the Australian Electoral Commission website. You only need to complete one form to enrol for federal, state and territory elections and most local government elections.

Every time you change address you must complete a new enrolment form.

For more information, phone the <u>Australian Electoral Commission</u> on 13 2326 or go to www.aec.gov.au