



BACK TO BASICS

A MIGRANT'S GUIDE

TO SETTLING DOWN IN AUSTRALIA

(NEW SOUTH WALES)

Version1.2

Presented by Douglas Morris
Community Services Officer,
Goan Overseas Association – NSW
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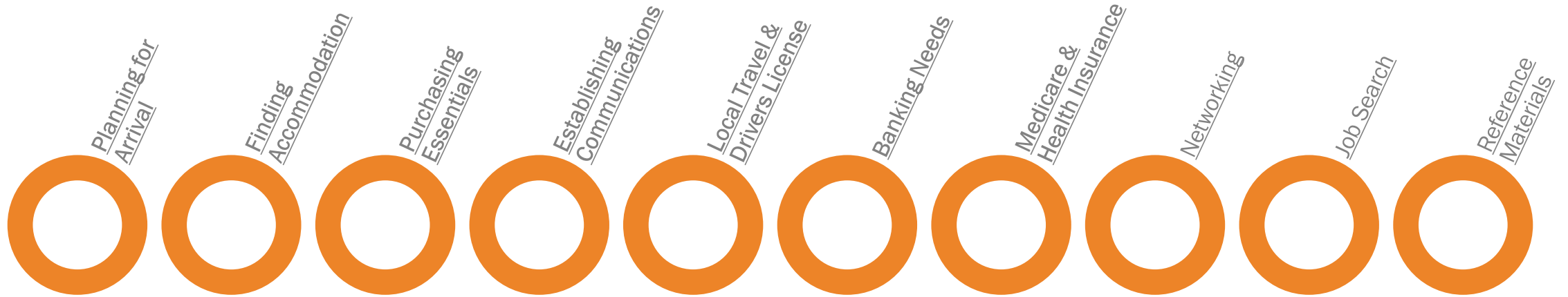
OVERVIEW OF THIS GUIDE

- As part of our community services programs, this free-to-use guide has been formulated by the members of the executive committee, of the [Goan Overseas Association \(GOA\) - NSW](#).
- This guide aims to support the transition process of new migrants into Australia, by providing useful information on the key aspects of the migration journey. This information can be used to plan the essential activities prior to arrival.
- This information is a collection of publicly available information and some personal experiences of current migrants.
- You are encouraged to click on the [hyperlinks](#) included in the text, in order to navigate to the respective websites.

DISCLAIMER

- Although every effort has been put in, to ensure quality inputs for this guide, the Goan Overseas Association – NSW takes no responsibility for the authenticity and relevance of this information.
- The readers of this guide as requested to use this only as a point of reference, and should use their own discretion based on their individual circumstances.
- This guide is not a substitute for personal research and planning.

ESSENTIAL STEPS FOR SETTLING DOWN



PLANNING FOR ARRIVAL IN AUSTRALIA (1)

- Kindly refer to the [resources](#) provided at the end of this presentation for detailed information.
- **Planning your Forex requirements:**
- Ensure that you budget adequate funds to cover expenses for 6-9 Months. (Refer to the [expense worksheet](#) ahead)
 - Getting your first job in Australia without local work experience, can be a challenge for some.
- Once you have your budget in place, arrange for Foreign Exchange:
 - Your local financial institutions will help arrange for Forex.
 - You can carry \$1000 in Cash and \$3000 in a pre-loaded Forex Debit Card for the interim.
 - Once you have set up a bank account in Australia, wire transfer the funds from overseas.
- **Planning your Arrival:**
- Plan your arrival date so as to arrive in the job hiring season (Jul – Sept) or (Feb – Apr)
 - Start applying for jobs prior to arrival.
- While booking a flight:
 - Try and ensure that you arrive in day light hours as it is your first entry.
 - Try and select a 1 stop journey which offers the maximum luggage weight limits.
- On arrival in Australia:
 - Please be aware of the need to declare any prohibited items to the Australian Border Force at the time of arrival at the airport.
 - Refer to the regulations presented on the [Australian Border Force Website](#).



PLANNING FOR ARRIVAL IN AUSTRALIA (2)

- **Planning your Accommodation:**
 - Book an [accommodation](#) on Airbnb or plan to stay with a friend or relative for at-least 2 weeks.
- **Planning your Local Travel:**
 - Study the maps of Sydney on [Google Maps](#), and acquaint yourself with the city layout, major land marks and transport routes.
 - Download the Opal Travel ([Transport for NSW](#)), a travel planning app available on the android play store and other platforms.
 - This app provides real-time travel schedules, payment options etc.
- **Getting inducted into the Local Work Culture:**
 - Local work experience and learning about the local work culture, is a pre-requisite to landing your first job.
 - Contact the [Community Migrant Resources Center](#) for an update on induction programs for new migrants.



EXPENSE SHEET

Category	Item	Persons	Details	Cost (AUD)	
				Per Month	One Time
Housing	Rent (2 BHK)		400-550 PW	2,000	
	Rent Deposit				1,000
	Electricity	2		150	
	Furniture & Appliances				3,000
Food	Essentials	2	60	240	
	Restaurant (Per Meal)	2	60	120	
Clothing					300
Entertainment	Movie / Recreation (Per Trip)	2	100	100	
	TV Connection (Paid)			50	
Travel	Public Transport	2	120	480	
	Private Car		10,000		
	Driving Test	1	60 + 150 Car/Lesson		
	Driving Lessons	1	50 PH		
Insurance	Insurance			250	
	Compulsory Third Party (Vehicle)		450 PA		
	Car Insurance		1200 PA		
Communication	Mobile Bills	2		60	
	Internet		15	60	
Child Care		1	105 PD		
Total				3,510	4,300

All costs are approximate as in 2021, Rents are considered for the western suburbs.



- You may use this worksheet as a rough estimate, of the cost of living in Sydney, AUS.
- The major expenses include: Rent (Refer Property Websites), Health/Vehicle Insurance, Child Care and Vehicle Maintenance.
- Minor expenses include Travel, Food, Clothing, Accessories, Medications and Utility Bills.
- You can multiply the “Per Month” expenses by the number of months you expect to be without local income and add the “One Time” expenses as the set-up costs.
- If required, you can also include the cost of purchase/maintenance of a vehicle and child care costs to your calculations.
- This may be useful in planning your initial forex needs, which will be essential during the initial transition period.

CHOOSING YOUR ACCOMMODATION

- It is essential to find your first accommodation prior to landing in Australia. Unless you have some place to land on first arrival, it would make sense to book an [Airbnb](#) accommodation for a few weeks.
- During this time, you can look for a rental property for a longer stay. You can request your Airbnb landlord to provide a referral for the rental accommodation.
- Some of the popular websites to search for properties in Australia include [Domain](#) and [RealEstate](#)
- In most cases, real estate agents require 100-points of personal ID for a rental application to be considered. You can find more information on applying for a rental accommodation, by clicking [HERE](#).
- Be sure to review all the rules pertaining to tenancy on the [Fair Trading website](#).



PURCHASING FURNITURE, APPLIANCES AND GROCERIES

- You look out for affordable appliances at [Kmart](#) and furniture at [Ikea](#).
- Electronic Devices can be purchased from JB Hifi, Kogan, Big W, Amazon to name a few.
- As a first step, you could also opt to purchase furniture and essential appliances on Facebook Marketplace. You can hire a removalist using [AirTasker](#) and conduct a milk-run pick up for all your items in a single trip.
- Popular grocery chains include [Woolworths](#), [Coles](#), [Aldi](#), [IGA](#) and [Seven Eleven](#), which are located in most suburbs.
- Indian groceries can be purchased at popular stores such as Udaya, Country Growers, Ambeys Big Apple and Radhe to name a few. There are a wide variety of restaurants and stores located at [Harris Park](#).



COMMUNICATION OPTIONS

- It is best to purchase a mobile SIM card at the airport upon landing.
- Choose a mobile plan which has unlimited calls to India along with a sufficiently large data plan.
- You will be asked for your passport for identification.
- Activation is normally immediate, with no activation time.
- Popular service providers include [Vodafone](#), [Optus](#), [Telstra](#) and [Lebara](#).



LOCAL TRAVEL OPTIONS

- Be sure to purchase a prepaid travel card for public transport at the airport.
 - [Opal](#) is the contactless ticketing system used by the public transport system for NSW.
 - Download the Opal Travel ([Transport for NSW](#)), a travel planning app available on the android play store and other platforms.
 - This app provides real-time travel schedules, payment options etc.
- You can choose to download the Uber App on your phone and book a ride with Uber.
 - Other popular Taxi Services Include Silver Taxi Services and 13 Cabs.
- Before you can drive your first vehicle in Australia, you will need to [transfer your overseas licence](#).
 - The NSW government offers newly arrived residents a 3 month window to transfer their overseas license. During this time you are permitted to drive on an overseas license (as on 15 Aug 21).
 - The government regulations on acquiring a driving license can be viewed [HERE](#).
- Once you have your license sorted out, you will need to purchase a vehicle.
 - It may be worthwhile to purchase a pre-owned car to start with.
 - Once this is in order, you will need to purchase vehicle insurance and a third party insurance.
 - You can compare insurance cover offers from various service providers using the popular websites such as [iSelect](#) or [Compare the Market](#).



BANKING OPTIONS

- On arrival it is essential to set up your bank account at the earliest.
- As a pre-requisite you will need to setup your [Tax File Number](#):
 - You can visit your nearest ATO (Australia Tax Office) branch office with your passport and visa.
- Popular Banks Include
 - Commonwealth Bank ([CWB](#))
 - Westpac Banking Corporation ([WBC](#))
 - Australia and New Zealand Bank ([ANZ](#))
 - National Australia Bank ([NAB](#))
- You will need your passport and visa to create a new bank account.
- The bank staff will also advice you on the procedure to transfer forex from overseas.
- Please feel free to inquire about the various financial products available.



MEDICARE AND HEALTH INSURANCE

- All Medicare benefits are provided via a Medicare account for
 - [Medicare](#) is Australia's universal health insurance scheme. It guarantees all Australians (and some overseas visitors) access to a wide range of health and hospital services at low or no cost. Access more information [HERE](#).
 - You can locate the nearest center via the following [LINK](#).
 - For specialized medical services and private hospitalization, it is essential to have **private health insurance**.
 - The popular health insurers include:
 - [HCF](#), [Bupa](#), [Medibank](#)
 - You can use the [iSelect](#) website to compare health insurance plans.



NETWORKING

- Join the GOA-NSW Association
 - Follow this association via their presence on [Facebook](#) and on their [Website](#).
 - Attend community events and develop networks with the existing goan community in NSW.
 - Volunteer to support the various initiatives.
- Join the “Indians in Sydney” group on Facebook
 - Currently having over 94K members in Aug 2021.
- Join various professional and social groups on meetups.
 - [Meetup](#) is a service used to organize online groups that host in-person and virtual events for people with similar interests.
- Volunteer
 - Organizations such as [Pro Bono Australia](#), [Meals on Wheels](#), [Go Volunteer](#) offer a great opportunity to network through community service.



JOB SEARCH (1)

- It is essential to acquire “Local Work Experience” to be accepted into the corporate community of Australia.
- You may need to start with a basic entry level job for 6 months to 1 year.
 - Jobs such as Data Entry, Admin, Warehousing, Customer Service are easily available. IT programming or testing jobs may also be an easy win.
- Jobs come with varying durations and permanency.
 - Full Time (Normally 8 Hours per day, 5 days a week which is fixed), Part Time (lesser hours and days per week which is fixed), and Casual (Can be variable, based on demand). In options other than full time, you are paid an hourly rate.
 - Permanent (Will be of a permanent nature) and Contractual (Will end after a fixed duration)
- Negotiating your way through your job.
 - While working on a contract role, if applicable, it is always beneficial to discuss possible prospects to make you a permanent employee of the organization.
 - Ensure that you factor in a higher rate while accepting a contractual role as it could be some time until you manage to get your next job.
- Non-profit organisations such as “[Community Migrant Resources Center](#) – CMRC”, offer free programs which provide the necessary induction and some opportunities to acquire local work experience.
 - You can reach out to them via their presence on [Facebook](#) or via their [website](#) for further details.



JOB SEARCH (2)

- While applying for Jobs in Australia, it is essential to provide a Cover Letter and a CV.
 - It is worth doing some research on the best practices for writing these essential documents.
 - There is ample material on Google, published by the recruitment agencies.
- When attending an interview, always wear a jacket and ensure punctuality.
- Be ready to provide work examples to prove your experience in your work area.
- It may be worth while using the [STAR technique](#) while preparing your examples.
- You may also need to provide 2 local references to support your credentials and experience.
- Make sure to create a profile and upload your resume on the popular job search websites.
 - They include: [Linkedin](#), [Seek](#), [Jora](#), [Indeed](#) and [Glassdoor](#).
 - Do not hesitate from booking an introductory appointment with a recruiter. This will help put you on the radar for the next suitable job.
 - The popular agencies include: [Hays](#), [Robert Walters](#), [Michael Page](#), [Randstad](#), [Reo Group](#) and [People 2 People](#).

Linkedin

HAYS
Australia

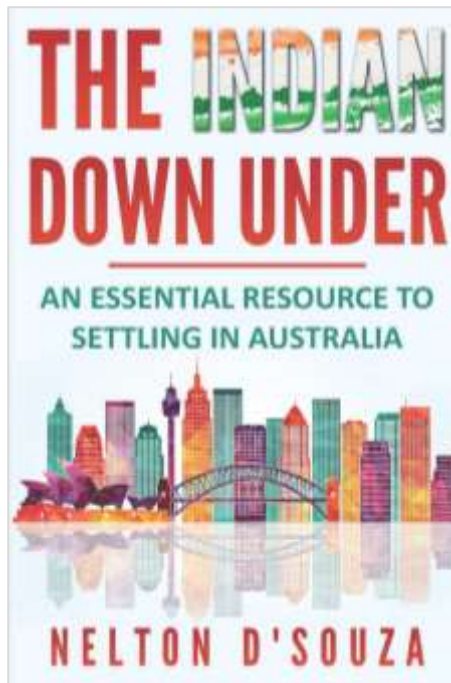
people  people

indeed[®]
one search. all jobs.

 **randstad**

REFERENCE BOOKS

“The Indian Down Under” By Nilton D’Souza
It can be purchased from www.Amazon.com.au



USEFUL WEBSITES:

1. <https://www.humanservices.gov.au/individuals/subjects/help-refugees-humanitarian-entrants-and-new-arrivals>
2. <http://www.humanservices.gov.au/>
3. <https://www.ato.gov.au/>
4. <https://www.australia.gov.au/information-and-services/jobs-and-workplace/career-information>
5. <http://www.humanservices.gov.au/customer/subjects/payments-for-families>
6. <http://www.humanservices.gov.au/customer/themes/medicare-and-your-health?>
7. <http://www.myagedcare.gov.au/>
8. <http://www.humanservices.gov.au/customer/themes/older-australians?>
9. <http://www.csns.catholic.edu.au/>
10. <https://www.australia.gov.au/information-and-services/jobs-and-workplace/career-information>
11. <https://info.australia.gov.au/information-and-services/immigration-and-visas/migration-to-australia>
12. <https://immi.homeaffairs.gov.au/support-subsite/files/life-in-australia/life-in-australia.pdf>
13. <https://www.sydneymovingguide.com/>
14. <https://www.goansw.org/infodesk-for-new-goan-migrants/>
15. <https://cmrc.com.au/>
16. <https://www.ssi.org.au/>

REVISION HISTORY

Version	Date	Changes Made	Made By
1.2	26/8/21	Original Version	Douglas M



THANK YOU

