**Blurb for under “How to work in Australia”**

Working in Australia is perfect for many backpackers. As the number one backpacker’s destination in the world, and with millions of tourists making the trip each year, it’s not surprising that staying in Australia long term is high on a lot of backpacker’s bucket lists. Getting your holiday visa and setting up your new life in Australia can be a scary process especially when you’re planning it from thousands of kilometres away. It can be overwhelming and sometimes hard to find all the information that you need, so we’ve broken down everything you need to know about living and working in Australia.

**VISA:**

*What is a working holiday?*

The [Working Holiday Maker (WHM) program](https://immi.homeaffairs.gov.au/what-we-do/whm-program/overview) has been fostering stronger links between young

people from Australia and around the world since the 70’s. It allows young adults between the age of 18-30 to have a 12 month holiday, during which they can undertake short-term work and study.   
  
The WHM program now includes over 40 partner countries or jurisdictions in two visa subclasses, the Working Holiday (subclass 417) visa and the Work and Holiday (subclass 462) visa.   
  
462 visas have education requirements, you may need a letter of support from your government of origin and evidence of functional English while 417 visas do not require these.

The most common visa type for young international citizens who plan to work while they are here is the Working Holiday visa (subclass 417). The 417 visa will give you the ability to work and live in

Australia for one year with a maximum of 6 months with any one employer (details of this restriction [here](https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing/work-holiday-462/6-month-work-limitation)). You can study for up to 4 months and you can leave and re-enter the country as many times as you like during the year.

Once your 417 visa is granted you have one year to enter Australia. If you don’t enter within that year, then your visa will be cancelled.

*How do I apply?*

You can apply directly through the [Australian Government website](https://immi.homeaffairs.gov.au/). It doesn’t take long. Once you have all the required documents, give yourself a couple of hours to complete the application.

There are agencies out there that can assist with the application process but these will often cost money on top of the visa fee.

You can apply for a 417 visa under the following conditions:

* You are outside of the country when you are applying for your first 417.
* You are aged between 18 – 30 years of age (Citizens of Canada, France or Ireland are eligible until the age of 35) — one very important thing to note is that the visa must be granted before your 31st birthday, but you can enter the country after you turn 31.
* You don’t have any dependent children accompanying you to Australia at any time during your stay.
* You have a passport from an [eligible country or jurisdiction](https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing/work-holiday-417/first-working-holiday-417" \l "Eligibility)

*Costs & Timelines*

It costs AUD $485 to apply (Other fees may apply too for extra information (medical certificates, police checks etc), if needed). This cost can change at any time so it’s always best to check the Department of Home Affairs website before applying.

The processing time for the 417 visa can take anywhere between 45-90 days.

Be careful to ensure your application is correctly filled out and contains all the required documents as this can lengthen the processing time.

*With this visa you can:*

* Do short-term work in Australia to help pay for your holiday. This is usually no more than 6 months for the same employer.
* Study for up to 4 months (17 weeks) — if the main purpose of your trip is to study, you may want to consider a Student visa
* Travel to and from Australia as many times as you want
* Do 3 months of specified work to become eligible for a second Working Holiday visa

*Things worth knowing:*

* To be issued a working holiday visa, Immigration Australia will require proof that you can support yourself if you don’t have work already lined up – AU$5,000 is what they advise.
* You'll need to meet certain health and character requirements, and you may also be asked to provide a police certificate.
* All documents must be in English, and any scan or photograph of documents must be clear and in colour.
* You can leave and re-enter Australia using this visa as many times as you like during your year. However, if you permanently leave Australia without staying for the full 12 months you cannot go back, say, a year later and use the remaining months of your visa.
* Always make sure you check the terms and conditions on your visa!

Once your visa has been approved you’ll be advised of what you need to do. Basically, your passport will be stamped upon arrival in whichever Australian city you fly into and you’ll have a year before you have to leave. Everything is tagged electronically so there’s hardly any paper-work to worry about!

*What happens at the end of my first working holiday visa?*

If you’ve entered Australia on a 417 visa then there are two ways that you can extend your visa and stay in the country for longer to work. Sponsorship ( for [certain skilled occupations](https://www.homeaffairs.gov.au/trav/work/work/skills-assessment-and-assessing-authorities/skilled-occupations-lists)) or the most popular route — specified work.

The Australian government allows working holiday visa holders to extend their visas for another year by completing 88 day of specified work in regional areas of Australia. Picking and harvesting fruit and vegetables seem to be the most popular form of farm with working holiday makers. Work can be taxing, especially in the heat, and working conditions can sometimes be pretty poor. Despite this, most backpackers will agree that it’s worth it to be able to stay on in Australia for another year.

[Find out more about the requirements for a second year visa here.](https://www.homeaffairs.gov.au/trav/visa-1/417-" \l "tab-content-1)

The visa costs the same as the First Working Holiday visa and takes about the same amount of time to process however, you can be in or outside Australia when you apply.

*One thing to know* - Australian authorities check every one in four visa applications, so don’t be tempted to claim you’ve done your agricultural work when you haven’t.

Recently Australia has just created the Third Working Holiday visa which has the same perimeters as the First & Second Working Holiday visa with costs and application times being much the same. In order to be eligible for this visa, you must have completed an additional 88 days a specified work during your Second Working Holiday Visa.

Unfortunately at the end of your Third Working Holiday visa, you can't stay in Australia longer by extending this visa or get a fourth Working Holiday visa if you have already held 3 Working Holiday visas in Australia.

Useful Links:

* <https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing/work-holiday-417>
* <https://www.australia.com/en/youth-travel/working-holiday-visa/faq.html>

**SUPERANNUATION:**

*What is Superannuation?*

Superannuation (or 'super' as most Aussie’s call it) is a government pension scheme to help save for retirement in Australia. Your employer pays a government mandated contribution to a fund that is meant to provide you with income after retirement — or if you’re only there short term, you can withdraw it once you leave.

Generally if you’re earning more than $450 per month in Australia, your employer is required to contribute the equivalent of 9.5% of your income to a superannuation fund for you. Your employer pays this contribution in addition to your wages. There are some exceptions however and for full eligibility criteria, check out the [ATO website](https://www.ato.gov.au/individuals/super/getting-your-super-started/employees/).

*Choosing a super fund:*

It's common for employers to set up super funds on their employee's behalf. But, the option is also available to set your own fund up. You can do this when you open a bank account with any of the main banks in Australia.

Setting up your own super fund is a good option if you intend to travel around and work in a number of jobs. Trying to keep track of your super payments can get very complicated and confusing if you have multiple accounts.

With one super account, you can keep all the funds in one place and it will be easier for you to claim it back when you leave.

Benefits of setting up your own superannuation account:

* You can keep all your super in one place (even if you have multiple jobs)
* There is less paperwork
* It helps you to maximise your refund

*Things to note:*

* A job will advertised as ‘salary including super’ or ‘salary plus super’ — this is important thing to note when looking at a job offer as it will affect your take home amount if your salary includes Super.
* When your tax file number (TFN) is granted, you must supply this to your bank so that they can link it to your Super account. If not then you are taxed on your Super account.

*Leaving Australia:*

If you have worked and earned super while visiting Australia on your Working Holiday visa be it one year or three, you can apply to have your super paid to you as a [D](https://www.ato.gov.au/individuals/super/in-detail/temporary-residents-and-super/super-information-for-temporary-residents-departing-australia/?page=5" \l ":~:text=The DASP online application system will obtain visa information from,have held a WHM visa.)eparting Australia Superannuation Payment (DASP) after you leave.

There are [eligibility requirements](https://www.ato.gov.au/Individuals/Super/In-detail/Temporary-residents-and-super/Super-information-for-temporary-residents-departing-Australia/?anchor=EligibilityforDASP" \l "EligibilityforDASP) that you will need to meet in order to claim your DASP.

You can claim your super after you leave if you:

* were in Australia on an eligible temporary-resident visa
* had super contributions paid by an employer while you were in Australia
* have left Australia and your working visa has either expired or been cancelled

Before your super is paid to you, your fund will deduct tax at a rate of 65%.

Before submitting your application, check with your employer to confirm that they’ve paid all the super that they are required to.  
  
Once you have been outside of Australia for 6 months or more, your visa has ceased to be in effect so it is advised to make a DASP claim as soon as you leave Australia. If you have not claimed DASP, your super fund will transfer your super money to the ATO as unclaimed super money.  
  
You may also be required to provide certified documents for your application. Check with your super fund to confirm what documentation is required. Keep in mind that it’s easier to have documents certified in Australia, so do this before you leave.

Useful links:

* <https://www.ato.gov.au/calculators-and-tools/am-i-entitled-to-super/>
* <https://www.fairwork.gov.au/pay/tax-and-superannuation>

**DRIVING IN AUSTRALIA:**

Driving in Australia is an experience to be savoured. It’s a way to experience the wide-open spaces and magnificent natural scenery, and there are so many destinations that can only be experienced by car. It is for this reason that many backpackers love to buy or hire a car and drive around Australia. Before setting off you should make sure you are well prepared for the Australian driving experience.

*Which side of the road do Australians drive on?*

Australians drive on the left side of the road and the majority of vehicles have the steering wheel on their right side. Around 70% of Australian cars are automatic transmission. When hiring a car, manual transmission (stick-shift) is generally only offered as an option for the cheapest small cars. The gear stick in a manual transmission is operated by the left hand. The arrangement of the pedals is standard worldwide. In most cars, the indicator (turn-signal) stalk will be on the right side of the steering wheel and the windscreen wiper stalk on the left side of the steering wheel.

*What will the roads be like?*

Australia is an incredibly large and diverse continent which means that driving conditions vary considerably across the country.

Most Australians live on or near the eastern and south-east coasts. Roads within and between the cities and towns in these areas are sealed (paved) and well maintained, as are the main highways that join the state and territory capital cities. There are usually plenty of well marked rest areas on major highways, though these are usually very basic and do not always have toilet facilities.

In more remote areas (known as the "Outback") motorists can at times travel for hundreds of kilometres between towns or road houses without opportunities to refuel, get water, refreshments, or use toilets. In these areas, even on major highways, you will have to plan your trip carefully ensuring to include fuel and food stops.

Off the major inter-city highways, road conditions can be difficult in remote areas. Many roads are unsealed (gravel or sandy) and often poorly maintained. Some may only be suitable for four-wheel drives and some (including major sealed highways) may not be passable at all in certain seasons or weather conditions.

Motorists need to be self-sufficient and prepared for emergencies when travelling off major highways in remote areas and be aware that outside of major towns, mobile (cell) phone coverage will almost certainly be non-existent. A satellite phone may be a worthwhile and possibly life-saving investment in the most remote, lightly trafficked areas. Permits may also be required to travel through Aboriginal communities in certain remote locations, though these permits can usually be obtained for free.

*What are the road rules and do I need a drivers licence?*

Driving is regulated by state government authorities, but there is a consistent set of road rules across Australia.

As a Working Holiday Visa holder, you are classified as a temporary visitor. The general rule for temporary visitors is that you are allowed to drive vehicles that you are authorised to drive on your overseas licence. For example, if you are licensed to drive a motorcycle on your Italian driver’s licence, then you will be allowed to drive a motorcycle in Australia. This can differ from state to state so it is always best to check the rules of the state you plan to drive in first.

If your licence is not in English, you must carry either a certified English translation of your licence, or an International Driving Permit. Again, this is the general rule, but it does differ slightly state to state.

If you are pulled over by a police officer whilst driving in Australia, you should show them your licence if requested to do so. If your licence is not in English, then you should show the police officer your certified English translation or IDP. Failure to produce either of these documents could result in charges being laid against you for undertaking a criminal offence.

For a more in-depth look into each state and territories road rules and information about drivers licences, follow the links below:

[Canberra & the ACT](https://www.accesscanberra.act.gov.au/app/home/transport)

[New South Wales](http://rms.nsw.gov.au/roads/index.html)

[Northern Territory](https://nt.gov.au/driving)

[Queensland](https://www.tmr.qld.gov.au/)

[South Australia](https://www.sa.gov.au/topics/driving-and-transport)

[Tasmania](https://www.transport.tas.gov.au/)

[Victoria](https://www.vicroads.vic.gov.au/)

[Western Australia](https://www.transport.wa.gov.au/index.asp)

Useful Links:

* <https://info.australia.gov.au/information-and-services/transport-and-regional/driving-with-an-overseas-licence>
* <https://www.ntc.gov.au/laws-and-regulations/australian-road-rules>
* <https://info.australia.gov.au/information-and-services/transport-and-regional/registration-and-licences>

**RSA:**

If you intend to work in the hospitality industry in a position that requires you to serve alcohol, it is now mandatory to hold a current accredited Responsible Service of Alcohol RSA Certificate.

Responsible service of alcohol (known as RSA) training is a form of education provided to servers and sellers of alcohol to prevent intoxication, drunk driving and underage drinking. In Australia this training is regulated by state laws. Each state of Australia has its own requirements for RSA training.

Most states now allow you to do the RSA Online. This means that you can do the RSA Course at home, at your own pace. It is convenient, easy, much cheaper than face-to-face training and fully accredited. Victoria is the only state that does not offer an online course and you must organise a classroom training with a certified training course.

The course takes approximately 5-6 hours to complete depending on your existing knowledge.

Rates vary between $40 and $160 depending on the package chosen and the state where it is done.

For more information on each state, see links below:

[Canberra & the ACT](https://www.accesscanberra.act.gov.au/app/answers/detail/a_id/1654/kw/rsa" \l "!tabs-3) https://www.accesscanberra.act.gov.au/app/answers/detail/a\_id/1654/kw/rsa#!tabs-3

[New South Wales](https://www.liquorandgaming.nsw.gov.au/working-in-the-industry/training-to-work-in-the-industry/getting-trained/training-courses)

https://www.liquorandgaming.nsw.gov.au/working-in-the-industry/training-to-work-in-the-industry/getting-trained/training-courses

[Northern Territory](https://nt.gov.au/industry/hospitality/rules-for-serving-alcohol/serve-alcohol-responsibly)

https://nt.gov.au/industry/hospitality/rules-for-serving-alcohol/serve-alcohol-responsibly

[Queensland](https://www.business.qld.gov.au/industries/hospitality-tourism-sport/liquor-gaming/liquor/training/rsa/certification)

https://www.business.qld.gov.au/industries/hospitality-tourism-sport/liquor-gaming/liquor/training/rsa/certification

[South Australia](https://www.sa.gov.au/topics/business-and-trade/liquor)

https://www.sa.gov.au/topics/business-and-trade/liquor

[Tasmania](https://www.treasury.tas.gov.au/liquor-and-gaming/liquor/responsible-service-of-alcohol)

https://www.treasury.tas.gov.au/liquor-and-gaming/liquor/responsible-service-of-alcohol

[Victoria](https://www.vcglr.vic.gov.au/i-want/get-or-refresh-my-rsa-rsg)

https://www.vcglr.vic.gov.au/i-want/get-or-refresh-my-rsa-rsg

[Western Australia](https://www.dlgsc.wa.gov.au/racing-gaming-and-liquor/liquor/training)

https://www.dlgsc.wa.gov.au/racing-gaming-and-liquor/liquor/training

**WORK COVER:**

Everybody working in Australia, including foreign workers, are entitled to basic rights and protections in the workplace including backpackers, seasonal workers, and international students who have a temporary, long stay or permanent visa including a Working Holiday visa.

Workplace laws in Australia generally apply equally to all workers employed in Australia. Employers engaging foreign workers must ensure that they comply with both Australian workplace laws and immigration laws. For more information regarding your rights and entitlements, visit the [Fair Work website](https://www.fairwork.gov.au/how-we-will-help/templates-and-guides/fact-sheets/rights-and-obligations/visa-holders-and-migrant-workers-workplace-rights-and-entitlements).

*What is Work Cover?*

Work cover or workers compensation is a form of insurance payment to employees if they are injured at work or become sick due to their work.

Workers compensation includes payments to employees to cover their:

* wages while they're not fit for work
* medical expenses and rehabilitation.

Employers in each state or territory have to take out workers compensation insurance to cover themselves and their employees.

*Who to contact for workers compensation advice and help?*

Workers compensation is governed by individual states and territories, and isn't an area that we can help with. Each state and territory has their own regulator that administers and gives advice on workers compensation.

For more information visit the [Fair Work website](https://www.fairwork.gov.au/leave/workers-compensation).

For more information about the workers compensation regulator in each state or territory follow the links below:

Australian Capital Territory: [WorkSafe ACT](http://www.worksafe.act.gov.au/)

New South Wales: [State Insurance Regulatory Authority (NSW)](https://www.sira.nsw.gov.au/)

Northern Territory: [NT WorkSafe](https://worksafe.nt.gov.au/)

Norfolk Island: [Norfolk Island Workers Compensation Agency](http://www.norfolkisland.gov.nf/services/workers-compensation)

Queensland: [WorkCover Queensland](https://www.worksafe.qld.gov.au/)

South Australia: [ReturnToWork SA](https://www.rtwsa.com/)

Tasmania: [WorkCover Tasmania](https://www.workcover.tas.gov.au/)

Victoria: [WorkSafe Victoria](http://www.worksafe.vic.gov.au/)

Western Australia: [WorkCover WA](https://www.workcover.wa.gov.au/)

**HEALTH INSURANCE** - Please change to Medicare & Health Care

*What is Medicare?*

The Australian Healthcare system is called Medicare it is the publicly funded health scheme for Australia. Healthcare in Australia can at times be quite expensive but you may be eligible for a Medicare card which drastically reduces the costs.

Australia has reciprocal health agreements with a number of other countries, which you can view at the [Department of Human Services website.](https://www.humanservices.gov.au/individuals/services/medicare/reciprocal-health-care-agreements/visitors-australia/medical-care-visitors-australia) and nationals of these countries can benefit from Medicare. However, coverage is lower than that provided to Australian citizens, which means Medicare only covers essential care.

It's worth knowing that in certain situations coverage is completely excluded (accidents that occur while working for instance). Therefore it is important to check the scope of coverage you're entitled to.

*What does Medicare cover and what do I need to pay for?*

The Australian system covers certain situations such as

* Consultations with a general practitioner or a specialist
* Treatment in a public hospital
* Surgery
* Subsidised medicine under the Pharmaceutical Benefits Scheme (PBS)

Treatments such as dental expenses, alternative medication, physiotherapy, ambulance services, glasses or contact lenses are not covered under Medicare.

Some doctors practice Bulk Billing. In this case, they don’t charge you anything when you present your Medicare card.

If you are hospitalised as a ‘public patient‘ in a public hospital, you will not have to pay any fees. In this case, Medicare covers everything. On the other hand, if you go to a hospital, public or private, as a ‘private patient‘, Medicare will only cover 75% of the costs. The rest will come from your pocket or through your supplementary health insurance if you have one.

In any case, you should always present your Medicare card at all medical appointments and when hospitalised.

*Do I need health insurance?*

The Department of Home Affairs recommends that anyone travelling on a 417 or a 462 visa does take out health insurance for the duration of their stay. This will usually be included in your travel insurance.

The cost of a trip in an ambulance varies from state to state but can be upwards of $1000 so its worth while ensuring that you have some form of ambulance cover while you're in Australia.

*How do I apply for Medicare?*

You can check if you eligible, check your entitlements and apply online for your Medicare card via the [Medicare website](https://www.servicesaustralia.gov.au/individuals/subjects/how-enrol-and-get-started-medicare). You’ll need to supply your passport details, visa details and also a proof of address, which you can get from your bank.

You can also call them on 132 011 or visit your nearest [Medicare centre](https://www.servicesaustralia.gov.au/individuals/contact-us/find-us" \l "visitingservice).

**RATES OF PAY:**

**Still to come**

**ACCOMMODATION:**

Whether you’re staying put for your entire stay or travelling around the country, there are plenty of options for places to stay. Australia offers foreigners numerous possibilities in terms of accommodation: hostels, shared flats, student housing , etc.

It's up to you to choose what kind of accommodation suits you best, fulfils your needs, and fits into your budget. Take some time to learn about the housing situation and conditions in Australia as well as the area you may want to base yourself to begin.

*Hostels*

Unless you have accommodation organised before you leave, majority of backpackers often stay in a hostel at first, especially if they’re not sure exactly where you want to settle and work!

Generally speaking, prices are very competitive. You’ll usually pay between $20 and $30 per night in a dorm, and between $75 to $150 for a single room. Of course, prices vary between cities and they depend on the location of the hostel within that city. This type of accommodation is ideal for backpackers, who are just traveling through. Some of them can end up staying for a couple of months though! One of the down sides would be the lack of privacy.

Visit [booking.com](http://booking.com/) to find a hostel that suite your needs. It’s very practical for finding a hostel with a good location and a good price!

*Flat shares*

Flat shares are an easy and cheap way of living in Australia. The prices vary, an average would be something between $150 and $250 per week. This type of accomodation is especially good if you are a couple, as the weekly rent for a room isn’t just multiplied by two, instead, you’ll usually just pay a bit more for the room.

The other aspect of living in a flat share is that you have to know how to live in a community and to obey the rules of the share house. Doing your dishes or replacing the toilet paper are a must!

In the CBD of bigger cities, it’s not uncommon to see ads for shared rooms. You will have less privacy, but you’ll live in the city centre for a reasonable price

You’ll often be asked to pay a deposit (bond) which will be the equivalent of 2 to 4 weeks rent. Sometimes you also have to pay the first two weeks of rent in advance. Never give cash without having proof of payment and always ask for a receipt! Also, check if bills are included in the advertised rent and what they include. Before signing the lease, ask for clarification if you aren’t sure.

The website [Flatmates](https://flatmates.com.au/) specialises in ads for flat shares. You can either scroll through the ads or create your own, explaining who you are, and your search criteria.

There are also hundreds of Facebook groups that can help you with your flat search. Start by filtering your results according to the city you are looking to live in. Just ask to join and check out the various posts.

*Renting an apartment or house*  
If you’re looking to spend your Working Holiday visa settled in one location, then renting a house or an apartment is for sure the best option. In Australia’s big cities (especially Sydney and Brisbane), real estate prices can be incredibly high. In Sydney, you have to expect at least $400 per week for a studio apartment in the CBD.

If you are with a couple of friends or family, you can look at renting a whole house or apartment. In the suburbs of a city, rents are usually a lot cheaper. If you don’t want to buy a vehicle, always double check the public transport options available to you.

It’s worth knowing that to rent an apartment or house, you’ll usually have to sign a contract for at least 6 months (normally 12 months). If you are on a temporary visa (WHV) and plan to move around during your stay, this is probably not the right option for you.

If you want to rent an apartment or a house through an agency, you have to complete a form and provide a number of documents:

* ID
* Estimate of your income (previous year’s tax return or payroll)
* Type of Visa
* Proof of address (electricity bill, bank account)
* References from previous agencies or owners

There are two main websites that summarise all offers from real estate agencies:

* [realestate.com.au](http://realestate.com.au/)
* [domain.com.au](http://domain.com.au/)

These two sites are without a doubt the best websites if you are looking for an apartment in Australia! You set a search filter (size, location, with balcony…) and you can also set up push notifications so you don’t miss a single offer!

***NEED TO BE ADDED:***

**TAX FILE NUMBER:**

In order to work in Australia, you need to have a Tax File Number (TFN). This number is your identification with the ATO (Australian Taxation Office). Everyone living and working in Australia must declare their income, the amount of hours worked and the type of visa you are on do not matter.

A simple and secure way to access government online services is by setting up a [MyGov account](https://my.gov.au/LoginServices/main/login?execution=e3s1). This account can be linked to a number of different government services such as the ATO and medicare and can be used to assist with tax related questions.

*How to I apply for a TFN?*

You can apply for a TFN online via the [ATO website](https://www.ato.gov.au/individuals/tax-file-number/apply-for-a-tfn/) once you have your work visa.

If you haven’t done so already, as soon as you arrive in Australia, this should be one of the first things you do as you will need to provide your TFN to your employer when starting a new job.

*Starting work*

When you start work, you give your employer a Tax file number declaration. This helps the employer work out how much tax to withhold from your pay.

Your employer will check if you have a visa subclass 417 (Working Holiday) or 462 (Work and Holiday), but you should tell them anyway to ensure they tax you correctly.

Your employer is required to register with the ATO as an employer of working holiday makers. Working holiday makers do not register. If your employer is registered with the ATO, they will withhold tax from your pay at 15% on the first $37,000 of income and the balance is taxed at ordinary rates.

Backpackers can no longer be considered as residents for tax purposes. Even if you are planning to stay more than 6 months at the same place. This means that backpackers can no longer claim a tax free threshold as Australian residents.

*When do I pay tax?*

The tax is collected directly from each salary you receive. The amount taken from you pay will appear on your pay check (payslip), usually under the title of “PAYG Withholding“.

*Income Statements & Tax Returns*

The Australian financial year runs from the 1st July to 30th June each year.

An income statement is a document that outlines the amount you’ve earned, tax withheld and superannuation that has been paid during the last financial year. You can find this on the ATO website by logging in through your myGov account at the end of the financial year. The information on your income statement or payment summary will help you to determine if you need to lodge a tax return, and if so, complete your tax return.

Tax returns can be lodged any time from 1st July to 31st October, for the previous financial year. If you do not lodge your tax return within this time frame, you may cope a penalty.

You do not need to lodge an income tax return if both of the following apply:

* all of your income was earned as salary and wages while you were a working holiday maker
* the total of your taxable income for the income year was less than $37,001.

You are required to lodge an income tax return if:

* your taxable income for the year was more than $37,000

If you’ve made purchases related to your work such as equipment (safety shoes, equipment etc) or you paid transport costs to get to a place of work to another, you can deduct those costs from your taxes. Keep in mind that you will need to present valid receipts for any work related purchases so it pays to hold on to these or scan them into a folder on your phone or laptop.

When you lodge a tax return, the ATO will look at how much tax you should have paid based on your actual income for the year. If too much was withheld from your pay, you will be refunded the difference. If you have not paid enough, you will be sent a bill for the outstanding amount.

You can do your tax return yourself via the ATO website or if you don’t feel confident filing it yourself, there are numerous online websites that act as tax agents or alternatively, you can seek the help of an accountant.

If you leave Australia permanently before 30 June, you can [lodge your tax return early](https://www.ato.gov.au/Individuals/International-tax-for-individuals/Going-overseas/Lodging-your-tax-return/Lodging-your-tax-return-early/).

*The Medicare Levy*

The Medicare levy helps fund some of the costs of Australia's public health system known as Medicare. The Medicare levy is 2% of a persons taxable income, in addition to the tax they pay on their taxable income.

Most working holiday makers are foreign resident taxpayers. Foreign resident taxpayers do not pay the Medicare levy.

If you determine that you are an Australian resident for tax purposes and are a citizen of one of the countries that has reciprocal health agreements with Australia, then you may be liable to pay the Medicare levy. You can find out more about the Medicare levy by visiting the [ATO website](https://www.ato.gov.au/Individuals/Medicare-levy/).

**BANKING:**

It is a good idea to have your bank account opened before you arrive in Australia. There are four main banks to choose from - [Commonwealth Bank](https://www.commbank.com.au/personal/can/moving-to-australia/setting-up-your-banking.html) (CommBank), [ANZ](https://www.anz.com.au/personal/bank-accounts/moving-to-australia/en/), [Westpac](https://www.westpac.com.au/personal-banking/bank-accounts/moving-to-australia/) & [National Australia Bank](https://www.nab.com.au/personal/travel-and-overseas-banking/open-account-from-overseas) (NAB).

The process is usually quick and straightforward. and you can apply from outside Australia via the links above. If you haven’t got an address in Australia yet then you can usually ask for your debit card to be delivered to a branch of your choosing. Allow more time than they estimate as they can sometimes take more than a week.

Once you arrive into Australia, contact the bank to arrange an appointment to finish setting up your account. Bring your passport and a copy of your visa with you when you come to the appointment.

The 4 main banks all have really good apps which you can use to do anything from setting up joint accounts to international transfers. Most also allow you to withdraw cash without a debit card by using a code, so you can withdraw money before you receive your card if necessary.

**GETTING A PHONE NUMBER:**

Getting your mobile phone number organised in Australia is pretty straight forward. There are a number of different companies you can choose to go with, with the 3 main companies being [Telstra](https://www.telstra.com.au/mobile-phones), [Vodafone](https://www.vodafone.com.au/plans) and [Optus](https://www.optus.com.au/mobile/plans/shop).

You can sign up to a contracted plan (paid monthly) or a pay-as-you-go plan (paid for when and if you need it).

If using a phone from another country, you’ll just need to ensure that you have had it unlocked before you leave your country of origin.

To get a SIM card or sign up to a contract, you’ll need to present your passport and the store assistant can set you up in store with a number there and then. Be aware that mobile phone data can be a lot more expensive than other parts of the world.