

**The Immigrant's Guide
to Living in
AUSTRALIA**

Revised Edition

Hymie Zawatzky

REVISED EDITION

Copyright © Hymie Zawatzky 2013.

All rights reserved. No part of this book may be reproduced or transmitted in any form or by any means, electronic or mechanical including photocopying, recording or by any information storage and retrieval system, without prior permission in writing from the author

NOTE:

This is a guide. It is not a substitute for obtaining legal advice about your lease, finances or taxation. Nor is it a replacement for a qualified financial advisor. You are encouraged to seek such legal and financial advice where necessary.

DISCLAIMER

At the time of going to press, all information in this book was accurate as the author was able to ascertain within reason. All references to private or state organisations are gratuitous. The author has no financial interest in them and does not stand to benefit from them in any way

Veritax Business Consultants Pty Ltd

16 Eildon Street

Doncaster Vic 3108

Australia

WEBSITE: www.placeofbooks.com

Cover Design and typeset by BookPOD

Cover Image: iStockphoto

ISBN: 978-0-9873302-1-5 (pbk)

eISBN: 978-0-9873302-2-2 (ebook)

A Catalogue-in-Publication is available from the National Library of Australia.

Acknowledgements

The Law Institutes of Victoria and New South Wales, Centrelink. Various Government bodies who supplied information, particularly:

The Department of Defence

The Department of Social Security

The Department of Immigration

The Department of Employment, Education and Training.

Hudson Accounting and Finance

The Australian Taxation Office

The Real Estate institutes of Victoria and New South Wales

Biographical Note

Hymie Zawatzky understands what it means to be an immigrant – to leave one’s homeland and embark on a journey to an unknown destination. He and his wife arrived in Australia from South Africa in 1979 and settled in Melbourne. His parents emigrated from Europe in the 1920s.

As a qualified and experienced chartered accountant (FCPA) he was able to find his first job and establish himself in Australia. Later he moved on to start his own consulting company specialising in the retail and property industry.

The process of immigration and assisting new migrants is one of his interests. This led him to serve on the steering committee of the Ethnic Council of Victoria and to establish a new ethnic radio station in Victoria. Presently nearly every ethnic group broadcasts on radio.

He is the author of Australia the *Immigrant’s Guide to Retail, Retail Survival in Tough Time* and *The Retailers Guide to Carbon Tax*, all of which are available for review on his web site ww.placeofbooks.com

His practical and theoretical understanding of Australian finance, his own experience in immigrating, plus a great deal of research, has given him an ideal background to writing this book.

This book is dedicated
to my wife, Joan

I thank my
parents Ken and Bashe
for having the courage to
emigrate to a new country

Contents

Acknowledgements.....	iii
Biographical Note	iv
Chapter 1	
The Decision	1
Chapter 2	
What do I take with me on the plane?.....	5
Chapter 3	
Who will meet me at the airport? And how do I transport my luggage from the airport to my first night's lodgings?	9
Chapter 4	
Where do I stay until I am ready to rent a house or apartment (unit) on a permanent basis?	13
Chapter 5	
How expensive is it to rent a house or apartment in one of the major Australian cities?.....	15
Chapter 6	
What should I look out for when renting a home or unit.....	23
Chapter 7	
Now that you have found a home to rent, how do you organise telephones, gas, electricity and other facilities?.....	29
Chapter 8	
Will it be easy to settle in to our new home?	31

Chapter 9

What are real estate prices in Melbourne and Sydney? 33

Chapter 10

How do I go about buying my first home and what pitfalls should I avoid?..... 41

Chapter 11

Should I bring a car with me to Australia or buy one there? 47

Chapter 12

The salary structure in Australia 51

Chapter 13

How do I go about finding a job?..... 53

Chapter 14

I am a qualified professional. What will I have to do to convert my qualification to an Australian one?..... 57

Chapter 15

What is the status of women in Australian society? 59

Chapter 16

Until I find a job, am I entitled to unemployment benefits? What other support services are there available for new arrivals? 63

Chapter 17

How long will it take me to become an Australian citizen and when will I be entitled to vote?..... 65

Chapter 18

I am pregnant and it is likely that my child will be born in Australia. How will I go about registering the birth? 69

Chapter 19

Will I have to undergo military service in Australia? 71

Chapter 20	
How does the Australian taxation system operate?.....	73
Chapter 21	
How do I open a bank account?.....	79
Chapter 22	
I am a working mother. Is there a child care system in Australia?	83
Chapter 23	
What is the cost of education in Australia and can I send my child to a private school if I have the means?.....	87
Chapter 24	
Are there any family allowances available which will assist me in supporting and educating my children?	99
Chapter 25	
If there is a national health scheme in Australia, how does it work?.....	103
Chapter 26	
My parents are emigrating with me. Will they be entitled to draw an old age pension?	109
Chapter 27	
How do I choose an Australian town to live in?	113
Chapter 28	
What is the Australian lifestyle?	119
Chapter 29	
What is the Australian attitude to household pets?	123
Chapter 30	
What should I do if I cannot speak English very well?	127

Chapter 31

How will I, as a new immigrant, maintain my cultural and religious links with the ‘old country’? 129

Chapter 32

I am a member of rotary. Are there similar service clubs in Australia? 131

Chapter 33

Useful facts about Australian school terms 133

Chapter 34

Some useful Australian terminology..... 135

Chapter 35

Arrangements and entitlements for New Zealanders living in Australia 137

Chapter 36

The first things to do within 30 days of arriving in Australia ... 139

Appendix..... 145

INDEX 157

The Decision

Once you have made the decision to immigrate to Australia and have your Permanent Residence visa and your air tickets, a number of questions may occur to you. This book has been designed to help you answer some of these questions and to act as a reference during your first few years in Australia.

These are some of the questions you may ask:

- What do I take with me on the plane?
- Who will meet me at the airport?
- How do I transport my luggage from the airport to my first night's lodgings?
- Where do I stay until I am ready to rent a house or apartment (unit) on a more permanent basis?
- What should I look out for when renting a home or apartment?
- How expensive is it to rent a house or apartment in Melbourne, Sydney or Perth?
- Once you have found a home to rent, how do you organise telephones, electricity, gas and other important connections.
- Will it be easy to settle in to our new home?

Hymie Zawatzky

- What are real estate prices in Melbourne and Sydney?
- How do I go about buying my first home and what traps should I avoid?
- Should I bring a car with me to Australia or buy one there?
- What is the salary structure in Australia as compared to my home country?
- How do I go about finding a job?
- I am a qualified professional. What will I have to do to convert my qualification to an Australian qualification?
- What is the status of women in Australian society?
- Until I find a job, are there any unemployment benefits that I would be entitled to?
- How long will it take me to become an Australian citizen?
- Will I have to undergo military service in Australia?
- I am pregnant and if my child is born in Australia, how do I register the birth?
- How does the Australian taxation system operate?
- How does the banking system work and how do I get an introduction to a bank?
- How do prices of goods in Australia compare with those in my home country?
- If both parents work, are there suitable child care facilities in Australia?

The Immigrant's Guide to Living in Australia

- What is the cost of education in Australia? Can I send my child to a private school if I have the means?
- Are family allowances available to assist me in supporting and educating my children?
- When I arrive, how will I go about finding a new doctor, lawyer, chemist or accountant?
- With the high cost of medical care today, is there a national health scheme in existence?
- My parents are coming with me; will they be entitled to draw an old age pension? If I have a pension from my home country can I transfer it to Australia?
- What is the Australian lifestyle?
- What is the Australian attitude to household pets?
- Is it expensive to get around such a large country as Australia?
- How will I, as a new immigrant, be able to maintain my cultural and religious links with the 'old country'?
- I am a member of Rotary International. Are there similar service clubs in Australia?

Moving to a new country is not easy as you are confronted with a whole lot of new laws, rules, values and attitudes. Read this book slowly and carefully and by the time you have finished it you will have a far better idea of what your life and your family's lives will be like in Australia.

Not only will you find answers to these questions and in addition, have some others of your own. Thinking through the questions and answers systematically will, I am sure, help smooth the way for you as you start out on your new life in Australia and help you to settle soon and successfully.

Hymie Zawatzky

‘It worked for me, I am sure it will work for you.’

The very best of luck to you and your family

Hymie Zawatzky
Melbourne

The Immigrant's Guide to Living in **AUSTRALIA**

Australia is a country superbly organised to assist new immigrants and overseas business people wanting to relocate their business and staff to Australia. Before taking that huge step you need to know what to look for and where to find it.

This second edition of The Immigrants Guide has been researched and compiled to provide you with the complete 'how to make it' in Australia. Whether you are planning your journey or seeking information about a future move to Australia, this book answers all your questions and provides you with tips on how to make the change easier and more successful.

- What do I take with me on the plane?
- Who will meet me at the airport?
- What should I look out for when renting a home or unit?
- How expensive is it to rent a house or unit in Melbourne, Sydney or Perth?
- What are real estate prices in Melbourne and Sydney?
- How do I go about buying my first home and what traps should I avoid?
- What is the salary structure like in Australia as compared to my home country?
- How do I go about finding a job?
- What is the status of women in Australian society?
- Until I find a job, are there any unemployment benefits that I would be entitled to?
- Will I have to undergo military service in Australia?
- How does the Australian taxation system operate?
- How does the banking system work and how do I get an introduction to a bank?
- What kind of child care facilities are there if both parents are to work?
- What is the cost of education in Australia?
- Can I send my child to a private school if I have the means?
- With the high cost of medical care today, is there a national health scheme in existence?
- What is the Australian attitude to household pets?

All this and much, much more, including the most up-to-date statistics are covered in this handy book.

