

Living in Australia DCSP 2025

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DCSP

DEFENCE COOPERATION SCHOLARSHIP PROGRAM

Living in Australia - Contents



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This session will provide a snapshot of the some of the key issues that you will face throughout your scholarship in Australia.

Those of you who have read the DCSP Handbook and attended a Pre-Departure Briefing (i.e. all of you, I hope!) will notice that some of the same issues are discussed in each document/session – there is a very good reason for this!

Please make sure that you refer to the Handbook regularly throughout your scholarship.

You will be able to find the DCSP Handbook and the Pre-Departure Briefing, as well as all of today's presentations, on the DCSP website.

As with the previous session, the information provided today is just a guide and is not expected to be a definitive source of information. Use it as a prompt for things you need to consider, or questions you need to ask, as you prepare for your time in Australia.

The key message in all of the presentations today is that you need to be **proactive** in managing both your studies and your overall experience while in Australia.



This session will provide a snapshot of the some of the key issues that you will face throughout your scholarship in Australia, with some practical tips and advice to help you find your feet in your new country.

Please make sure that you refer to both the Handbook and the DCSP Website regularly throughout your scholarship . You will be able to find the DCSP Handbook as well as all of today's presentations on the DCSP website.

The information provided today is just a guide and is not expected to be a definitive source of information. Use it as a prompt for things you need to consider, or questions you need to ask, as you prepare for your time in Australia.

The key message in the presentations today is that you need to be **proactive** in managing both your studies and your overall experience while in Australia.



A Safe Place to Live and Study

- Australia has a reputation as a safe place to live and study
- One of the world's most politically stable countries
- Citizens enjoy freedom of speech and individual rights

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• Well established system of law and government that protects the individual rights of citizens and visitors

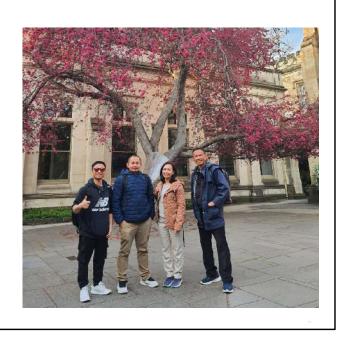


- <u>Opening</u> One of the reasons why Australia is such a popular destination for international students is because of it's reputation as being a safe place to live and study
- 3 In Australia, people are encouraged to respect the rights and freedoms of others, no matter where they come from, their political choices or religion.
- Whether you practise Buddhism, Hinduism, Islam, Christianity or any other religion, you will find communities and places of worship where you can connect with people of the same faith.
- Here in Australia, you can feel safe to practise your chosen faith with laws that protect your religious freedom.

Australian Culture and Lifestyle

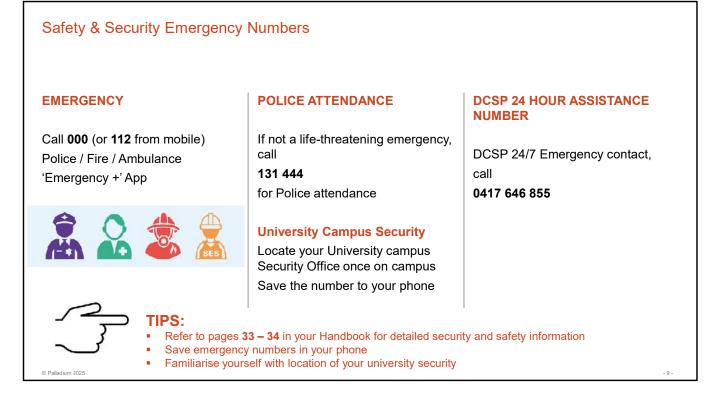
- Friendly and welcoming culturally diverse communities
- You will be welcomed by international student services at your University.
- Almost a third of the population was born overseas, and 23% speak a language other than English at home.
- More than half a million international students from 192 countries choose to study in Australia
- Australians are known for their love of the outdoors, and laid back approach to life!

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- <u>Opening</u> Australia is a great place to live and learn.
- 1 International students are welcomed by Australia's friendly, safe, multicultural and diverse communities.
- 2 When you study in Australia, you will also join a vibrant international student community, and will be welcomed by a dedicated international student services team at your University.
- 4 Australians are known for their love of the outdoors, laid-back approach to life, and a weekend café culture on Saturdays and Sundays.
- 4 Australia's landscapes provide plenty of opportunities to keep active by going hiking or exploring the national parks and nature reserves in and around the cities.





<u>Opening</u> - There is a lot of detailed information about security and safety in the 2025 Handbook (pages 33-34) – please refer to your Handbook on a regular basis. <u>Opening</u> – As I mentioned Australia is generally a very safe country; however, you should always use common sense and be sure to take the same precautions you would if you were in your home country. For e.g. As in your own countries, there are places where you **should not** travel after dark. I would also recommend that you don't walk around alone at night time, if you are out at night, be sure to make sure you are accompanied by someone so you are less vulnerable.

Emergency Assistance

1 - If you do have a genuine emergency, do not hesitate to call **000 for Police, Fire or Ambulance. I recommend that you also download the Emergency + app on your phones**.

2 – If it's not a life-threatening emergency call 131 444, for police attendance.

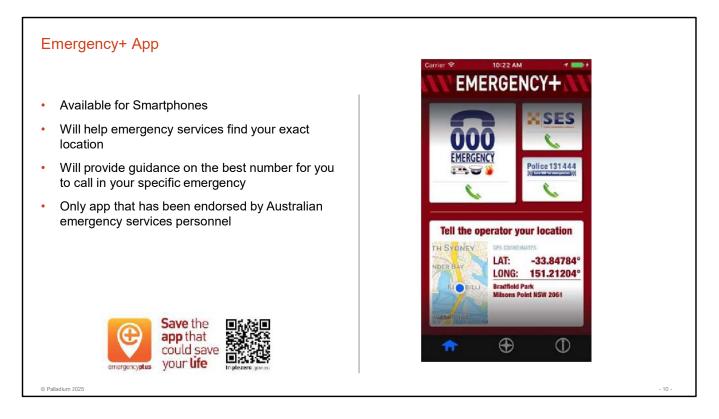
2 - Every university campus will have their own campus security office and phone – we have provided these details in the Useful Information document in your University Information packs. **Save** this number to your phone, and make sure you **familiarise** yourself with the physical location of university security soon after you

arrive at your host university. It will be highlighted on the university map you receive at your interview.

3 - You can call or send a text to the DCSP mobile at any time – 0417 646 855, and we will respond straight away as this phone is always monitored 24/7. After hours, please restrict calls to this number for emergencies only.

3 - You can also send an email at **any** time – however, if it is sent outside standard business hours, you will not receive a response until at least the next business day.

REMINDER: make sure that you advise DCSP Team if you will be travelling and staying overnight in a different city/location – even if it is only one night. This is a condition of your scholarship and it is very important that you do this.



Opening - For those of you with smart phones - **download** the **Emergency + app**. It is available for iPhone, Android and Windows phones.

This app should work anywhere in Australia and can **automatically** determine your location with reasonable accuracy. Give your details to the operator if you need to call 000

Hopefully you will never need to use it!!

This is the **only** app authorised by Australian emergency services organisations – link has been provided in the Useful Information document.

Refer to pages **6-7** and pages **33-34** of your Policy Handbook for detailed information and other useful numbers and websites relating to safety and security.



Communication **TELEPHONES INTERNET AND EMAIL** Do not use international roaming Internet and email access is readily available Purchase an Australian SIM Card Wifi Dongle / Pocket Wifi Major telecommunications service providers: Packages / Bundling options Telstra Internet / Wifi speed can vary significantly Optus Shop around and compare prices Vodafone Providers offer both phone and internet services Payment options - Prepaid vs. Plan Refer to the Policy Handbook for more information © Palladium 2025

Phone

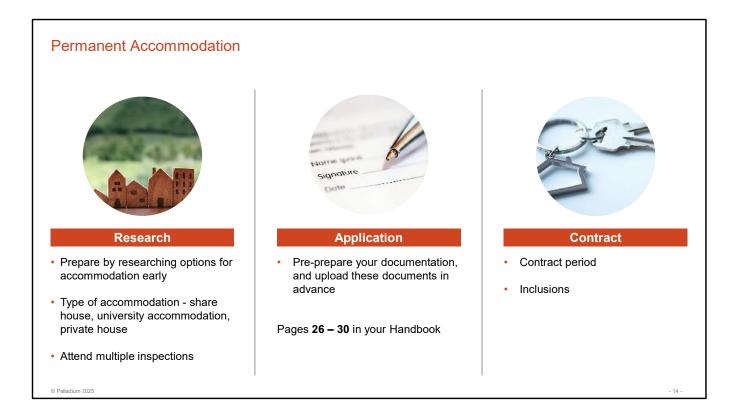
- <u>Opening</u> You should all have an Australian mobile number by now or very shortly. If you change your phone number (or your address) **at any time** during your scholarship, make sure you send the Palladium DCSP Team the new details.
- 1 + 2 We recommend that you do not use international roaming for extended periods in Australia as it is very expensive. Instead you should purchase an Australian SIM Card.
- WhatsApp, Facetime, iPhone messages all allow you to stay in contact with friends and family for free.
- 4 Look at the total package often it is possible to get phone and internet services bundled together for a discount.
- 5 Think about what will provide you with the best value pre-paid or plan. Most providers are in Westfield shopping centres which is easily accessible. If you do go with a plan option, make sure you shop around for the best value plan to suit your circumstances. – ie home internet, kids phones requiring lots of data etc.
- 5 Purchase international phone cards to call friends and family back home many different companies. Shop around to get the best rate for your country.

• Be mindful of data downloads when surfing the internet on your phone.

Internet

- Your temporary accommodation **HAS LIMITED** free internet. If you purchase higher speed internet in your hotel rooms you will be **financially liable** for all costs incurred, and in Australia the cost of internet purchased through hotels is **ridiculously expensive**.
- If you are considering getting internet at your home address, make sure that the provider you select has good connection speeds in your area **BEFORE** you sign a contract.
- Other Also consider a mobile internet connection (WiFi dongle or pocket WiFi) this will enable you to take your internet with you if you want to study outside, in parks, or anywhere without free internet.
- Other Take the time to Shop around and compare prices! Generally I have found Vodafone is cheaper, but Telstra has better and wider coverage outside the city area.





<u>Opening</u> - Finding accommodation will be one of the most stressful things you experience when you first arrive in your host city, so I will just briefly touch on some of the key points.

There is a separate presentation on Accommodation this afternoon where we go through each of the stages shown here above, look at some common do's and don'ts to make sure you submit quality applications, and we will also look at an example rental application to try and make this experience much less stressful.

1 – Be well prepared by Researching accommodation options early

You can also refer to pages 26-30 of the Handbook for step-by-step guidelines.



 PUBLIC TRANSPORT Bus and Train network Concession fares available to international students Tertiary Pre-paid fare card Ride-share: Uber, Ola, GoCatch, etc. Taxis eScooters and eBikes CARS AND SCOOTERS Inspections Licenses Registration Roadworthy Certificate Insurance Australian Road Rules – Drive on the Left Always take a car for a test-drive before you purchase, and consider having an inspection by a member of your state's Automobile Association 	Public & Private Transport	
(NRMA, RAA, etc.) Consider whether you really need a car for the duration of your study, or perhaps hiring a car would be more useful to start with for viewing rental properties	 Bus and Train network Concession fares available to international students Tertiary Pre-paid fare card Ride-share: Uber, Ola, GoCatch, etc. Taxis eScooters and eBikes Consider whether you really need or perhaps hiring a car would be more used.	 Inspections Licenses Registration Roadworthy Certificate Insurance Australian Road Rules – Drive on the Left Always take a car for a test-drive before you purchase, and consider having an inspection by a member of your state's Automobile Association (NRMA, RAA, etc.)

PUBLIC TRANSPORT

2 - Some international students are entitled to **concession fares on public transport**. The rules governing student concessions vary from State to State so for the most up to date information on eligibility for discount fares and transport concessions, we recommend that you consult the **Student Centre at your University**, or the transport board website in your state.

2 - Adelaide, Brisbane, Canberra, Perth, Tasmania – full concessions are available to all international students. You need to carry your Student ID card when using concession passes.

2 - Sydney, Wollongong, Melbourne – **no concessions** at this time. There is a free bus service in Wollongong (The Gong Shuttle).

There is a wide range of ride-share options, such as Uber, Ola and GoCatch, as well as taxi services. You can also hire an eScooter or eBike using Beam and Neuron – these operate on an App to unlock. Note that road rules and conditions also apply to eScooters.

CARS AND SCOOTERS

•Consider whether you actually **NEED** a car or scooter, especially if you are unaccompanied, or are living close to your university or public transport.

•Licence

2 - As a holder of a temporary student visa, you will be regarded as a 'visiting driver' and will be allowed to drive in Australia as long as you have a valid overseas drivers licence. You must carry the original license from your home country, and a translation

of your driver's license if the original is not in English. You must also carry your International Driving Permit if you have one, your Passport and your Visa Grant Letter. Rules regarding driving licenses vary between States and Territories, so please visit the relevant <u>austroads website</u> for further information.

<u>General</u> - Some students have indicated that they think a car is extremely convenient for attending rental inspections – you may wish to **hire** a car for a few days for this purpose if you do not think you will need a car long-term in your university location. While it is useful to hire a car so you can attend multiple inspections, it is also expensive so keep that in mind.

•Consider having a car inspected prior to purchase through your state's Automobile Association, unless you are very familiar with cars and feel confident that you will be able to spot any mechanical or electrical problems. Refer to **page 30** of the Handbook for more information about owning a car.

•Do not purchase a car before you have physically inspected and taken it for a testdrive.

•Price guide – if you pay less than \$2500 the car is more likely to have some problems, be uneconomical to run, and may require additional capital outlay before it is road-worthy and/or comfortable.

Registration

3 - Any motor vehicle you own must be registered before you drive it on the road. Registration of a car is a detailed process and you will need several documents in order to register a vehicle in your own name:

- Passport;
- Driver's licence from home country (and English translation);
- •Australian bank statement; and
- Registration documents and roadworthiness certificate (compulsory in ACT).

Refer to **page 31-32** of the Handbook for details about registration and transfer of ownership.

Insurance

5 - You should consider purchasing third party property insurance **at a minimum** – this will limit your financial liability if you damage another car or other property in an accident. **Please note this is in addition to the compulsory third party insurance that you pay for with your registration.** Please check the details of your policy carefully to see what excesses may be payable in your situation.

Some companies may have an 'inexperienced driver' excess in addition to the standard excess that will apply according to the length of time you have held an Australian driving licence, **NOT** how long you have been driving.

Australian Road Rules

6 - Don't forget that you are required to obey **all** of Australia's driving laws, even if

they do not constitute an offence in your home country.

Australian police are **very strict** in enforcing speeding, no mobile phone usage whilst driving, and driving under the influence of alcohol/drugs is a serious offence.

Fines can be **extremely high** and may result in a loss of licence – **or worse**.

For drink-driving charges, you could receive an Australian criminal conviction. In additional to whatever penalties are imposed by the courts, **your scholarship may be terminated**.

As an international student you are required to have a **zero blood alcohol** level if driving .

Refer to pages 31 - 32 of the DCSP Handbook.





Money

1 - your first stipend payment will go into your Australian bank account on 31 January. Note that this will be a partial 1 week payment for the period 31 January to 5 February. You will receive another stipend on 6 February for the full **\$2,205.50 stipend amount,** and receive your stipend fortnightly from that date onwards. You will also receive your Student Support Allowance of **\$750** on 6 February, to purchase items you may need to support your studies – set up a home study area, books, stationary etc

Budget

•Knowing the average living costs in Australia is an important part of your financial preparation. Bear in mind that living costs will be **higher** in Australia, so you will need to **budget carefully** – especially if you have larger families!! There is a great **Budgeting Tool** on the DCSP website

•Refer to the cost of living table on pages **26** of the Handbook, and also the Budgeting Tool on the website. <u>State specific cost of living references</u> can also be found on the DCSP website.

One Off Costs when you first arrive in Australia:

- Rental bond and 2 weeks rent in advance (total up to 8 weeks rent Bond loan available)
- Furniture and household items
- Connection of utilities (electricity, gas, water, phone, internet)

•Stipend is designed to cover your living expenses for you and your family but not for the family members <u>not</u> in Australia.

•Be **realistic** about what you can afford. Remember that you may not be able to afford all the luxuries you may be used to in your home countries.

Additional Income

•Don't forget – your spouse's visa allows them to work. As you are enrolled in a Masters program, they can work unlimited hours. It can be a very positive experience for a spouse to work, not just for the extra income they provide, as they will get to meet people and can make friends of their own.

•More than one student has recommended that you should "bring some money from home to start with" to ease any financial pressure when you first arrive in your university location.

•Make sure that you prioritise your needs and any family members accompanying you to Australia **FIRST**.

•You will face enough challenges studying in an unfamiliar country and should avoid creating unnecessary financial worries.

•Refer to the cost of living table on pages **26** of the Handbook, and also the Budgeting Tool on the website . State specific cost of living references can also be found on the DCSP website.

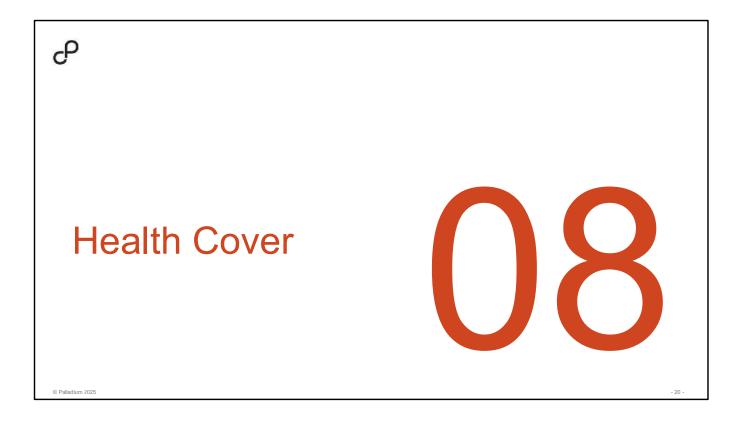
Entitlement	Amount	Frequency	
Stipend	\$2205.50	Fortnightly in advance	Stipend payments will commence the day after you complete the Defence Scholarship Familiariset on Course at the Defence International Training Centre (DITC). The stipend will cease on your scholarship end date.
Family Support Allowance (Unaccompanied)	\$2181	Once per scholarship	If you are accompanied by family you will receive additional payments as follows Accompanied by Spouse - \$727 For each accompanying child - \$264
Student Support Nicwance	\$750	Twice per year	The first payment will be made at the beginning of Semester 1, and the second payment will be made at the beginning of Semester 2. This is to cover such items as text books, laptcps and stationery.
Bond Loan	Varied	Once per scholarship	To assist with securing rental accommodation Defence can provide an interest free loan equivalent to six weeks rent, on production of a tenancy agreement. This is to be paid back over no more than nine months with deductions made from your fortnightly stiperd until the loan is repaid.

Stipends – paid fortnightly

Family Support Allowance – a one off payment to help you set up home, buy some furniture and appliances. This allowance is payable once your family arrive in Australia

Student Support Allowance – twice per year, paid at the beginning of each semester. To assist you with costs associated with your studies, eg laptop, books, etc. **Bond Loan** – A loan equivalent up to 6 weeks rent. Payments are deducted from your stipend allowance.

Excess Baggage Allowance – Paid approximately 6 weeks out from your return travel back to your home country. \$600 per adult and \$300 per child



Health Cover

- There WILL BE out-of-pocket expenses
- Pharmacy prescriptions are not free
- Public vs. Private hospitals
- Pre-existing conditions (including pregnancy) are NOT covered for first 12 months
- Membership Card
- Welcome Pack

EXTRAS

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- You may choose to purchase extra cover for dental, optical, etc.
- You are financially responsible for these and ALL out-of-pocket expenses



Health Cover

Opening -1 - Your OSHC will cover the majority of medical costs, but is unlikely to cover 100% in all cases, so expect some small out of pocket expenses relating to health and medical treatment whilst you are in Australia.

2 - Anything purchased from a pharmacy **will** incur a cost. Prescriptions are **not free** in Australia, **for anyone.**

3 - If you have a health emergency, you should visit your nearest **public hospital**. Be aware that if you elect to be treated at a private hospital in an emergency, you *may not* be fully covered under OSHC, especially if you need blood tests, x-rays, and other tests. Medibank will be able to provide you with more details during their presentation

4 - Your OSHC will not cover pre-existing conditions, or any medical care related to pregnancy, in your first 12 months in Australia.

4 - It is **not** possible to purchase additional cover for pre-existing conditions or pregnancy.

•<u>Reminder that OSHC covers you, your spouse and any dependent children.</u> <u>Everyone has received single health cover. Once you request your family travel, your</u> <u>OSHC is upgraded to a family policy, and this will be emailed to you.</u>

•For those of you with adult children, you will be responsible for arranging and funding their health cover. The same is applicable for your visitors.

•You will learn more about your OSHC during Medibank's presentation.

•There is detailed information on pages **20-21** of the Handbook

OSHC membership card and welcome pack.

You already have all these cards and documents. Please check your details carefully, and let me know if any corrections are required.





Food

<u>Opening</u> - You are spoilt for choice in Australia when it comes to Food – as there is food to suit every taste and every culture.

1 - You will have easy access to healthy produce such as fresh fruit and vegetables, meat, and seafood all year, and shouldn't have any problems finding groceries and spices at a local supermarket in your host city.

• Due to our multicultural population, there is a rich variety of food from all around the world, and you can find almost every international cuisine in restaurants, cafes, and takeaways in your area. You will also have opportunities to try traditional Aussie food like Vegemite, and Tim Tams.

4 - Halal food is available in many places – restaurants, butchers, and supermarkets, and <u>ALL</u> universities will have halal food in their cafeterias.

- Those of you who are travelling unaccompanied may find yourselves cooking for the first time. (Have fun and embrace the experience!)
- Seek advice and help from your family back home to ensure that you eat healthily.

Social life

<u>Opening</u> - Don't let yourself become too isolated, especially if you have travelled to Australia unaccompanied.

• Make connections with other students or members of the community.

- Become involved in community or church groups.
- Join university sporting or cultural clubs.
- Embrace the opportunity to meet other people.
- Be mindful and respectful of other people's religious and cultural preferences this will be particularly relevant for those of you who will be sharing temporary accommodation after you leave DITC. Be aware of and sensitive to other people's preferences and obligations. You should also make sure that your own preferences/obligations do not impact on others in a negative way.

Personal interactions

• Overall, Australia is an extremely relaxed country and people are generally very informal.

Travel

Opening - Make the most of your time in Australia

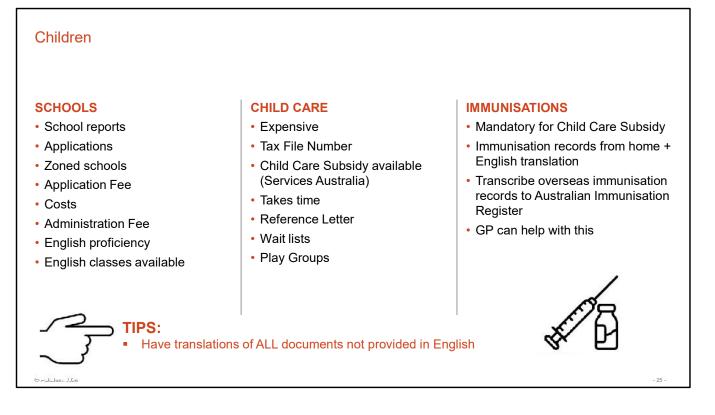
- Travel during the uni breaks
- Consider staying in cabins in caravan parks (Defence Holidays Accommodation)
- There are a number of discount travel websites, offering good deals on accommodation and flights.
- Don't forget your travel reporting requirement we can't stress this enough.

Discounts

- Consider purchasing an Entertainment Book (also as app) in your city (separate books in each capital city) New books are released in late March/early April and will be valid until 1 June 2023.
- It will provide you with discounts at restaurants (25-50% off), local attractions (up to 50% off), special rates on car hire and accommodation, and discounts at Gold Coast theme parks of 15-25% off.
- Supermarket receipts will often have discounts listed, and you can see the weekly promotions on their individual websites.
- Group buying websites will also have some good deals

In all cases, make sure that you read the fine print!





Schools

<u>Opening</u> - You will not be able to **finalise** your children's school enrolment until <u>after</u> you have found permanent accommodation.

•Public schools in Australia are located within 'zones' – your children will only be able to attend a school if your address is located within its zone.

•Before your children's school enrolments can be finalised, you will need to provide the relevant government department with:

- Proof of immunisation status you may need to have this verified in Australia by a doctor (GP);
- School reports;
- Application forms; and
- Application fee (this is your responsibility).

•You will not be required to pay **international tuition fees** for your children, but you may need to pay an **application or administration fee**, and you will also be responsible for any books, uniforms, additional charges (for excursions, materials fees etc).

•These additional costs are **not** covered under your scholarship and should be paid for out of your stipend.

•Note that schools in Australia do NOT provide meals for the children, so you need

to pack a lunch or order from the school canteen / tuck shop.

<u>Process</u> - Once you have identified a school in your 'zone', you will need to make an appointment at the school (often the Principal/Head Teacher).

•Once your children arrive in Australia, you will probably have to take them to the school so that their English proficiency can be assessed.

•They will then be placed in either an English language class, or a 'standard' class appropriate to their age group.

• Detailed information and links to relevant applications will be sent to you before you leave DITC.

Child care

<u>Opening</u> - Costs for child care can be expensive, however you are able to apply to receive a Child Care Subsidy through Services Australia. This is often a detailed process and can take some time (ie. months!)

•First thing you will need to do is apply for a <u>Tax File Number</u> – this can be done online but only **AFTER** you have an Australian address. Your spouse (if they are here in Australia) may also need to apply.

•Then you will need to lodge an application for the Child Care Subsidy through Services Australia

•Make sure you include a copy of your **reference letter** and your **visa grant letter** so that it is clear that you have travelled to Australia on a visa sponsored by Defence. Highlight the information relating to your visa so it is clear to Services Australia that you meet the residency requirements!

•If you decide not to place your child in child-care (due to cost or long waiting lists), you should investigate what **playgroups** exist in your local area – these will often be attached to a local church or school. They are informal groups and there is generally only a minimal fee.

Immunisations

<u>Opening</u> - Immunisations are **mandatory** to be able to access the Child Care Subsidy. We will provide you with a list of Immunisations.

- Make sure your families bring proof of your children's immunisation status with them to Australia.
- If not already in English, these will need to be translated.
- It is strongly recommended that you make an appointment with a GP to verify your children's immunisations status otherwise, your claim for the Child Care

Subsidy could be rejected!

Families

EXTENDED FAMILY

- Not supported by Defence
- Tourist Visa
- Health Insurance, etc.

CHILD PROTECTION & FAMILY VIOLENCE

- Legislation
- Mandatory reporting
- Culturally unaccepted behaviour
- Illegal



Sole care of children

<u>Opening</u> - If, for any reason, your spouse is not able to accompany you to Australia but you will be bringing children under the age of 18, there are additional things you need to consider, including:

- Obtaining written permission from the other parent to bring the child to Australia
- Adequate supervision for children while you are at university

Please refer to the **DCSP Website**.

1 - Remember that extended family members will not be supported in **any** way by Defence. Defence cannot write a letter of support for extended family members, and will not provide assistance with visa applications. You will also be responsible for their flights and insurance, and they must apply for and travel on a Tourist visa.

1 - If a member of your extended family is planning to travel to Australia to help care for your children (regardless of whether you will be a sole parent in Australia or if your spouse will be accompanying you), you **must** have a back-up plan in case their visas are not approved. There have been **many** cases where extended family members' visas have been refused.

Child protection

<u>Opening</u> - There are very strict laws relating to child protection and child abuse in Australia

•While very few of you (if any) will come into contact with children as part of your studies, you should all be aware that child abuse in Australia is illegal, and will be prosecuted.

•Please be mindful that behaviour that may be culturally acceptable in your home countries, such as physically disciplining a child, is considered child abuse and is illegal in Australia

Domestic violence

<u>Opening</u> – Similarly, you should also be aware that domestic and family violence constitutes an offence under Australian law, and any incidents of domestic or family violence will be taken very seriously – there is officially zero tolerance to domestic or family violence.

•This may be quite different to the legal framework or cultural practices in your home country.

•There are certain occupations which are obliged to report child abuse, or domestic or family violence. They are known as **mandatory reporters** and will include staff at child care centres, schools, and hospitals as well as emergency services personnel



Mental Health and Well-being

BALANCE

- Study vs Life
- Health
- Physical
- Mental
- Emotional

BE PRO-ACTIVE

- Identify support networks & facilities
- Seek assistance
- Avoid isolation

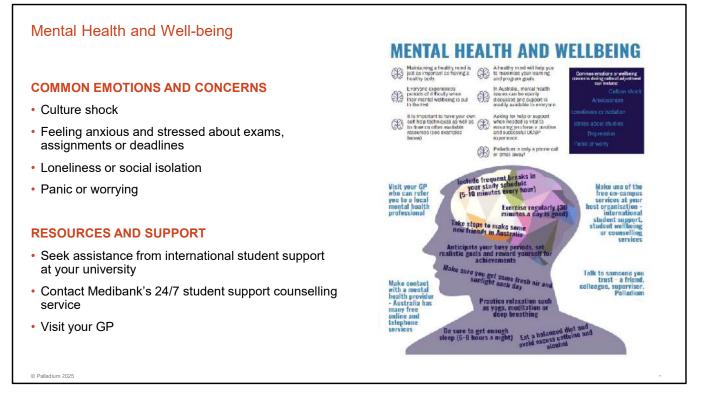
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<u>Opening</u> - Maintaining a healthy mind is just as important as staying physically fit. With a positive mindset you are better able to maximise your learning, achieve your study goals and cope with stress. Particularly for international students, it is not unusual to be impacted by adjusting to a new cultural environment and the pressures of a University environment that may be very different to your home country.

On the DCSP website, you will find some great advice from Defence alumni students (under "DCSP 2022 Alumni Tips and Suggestions" and My Scholarship Experience). There are lots of really useful suggestions and recommendations regarding balancing your academic and personal life, as well as time management.

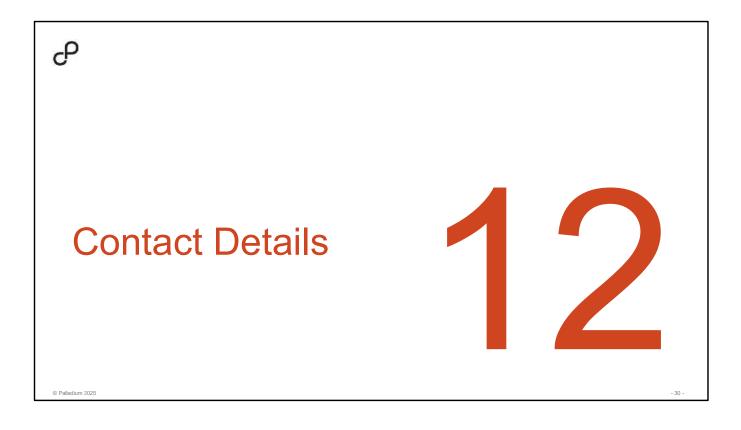
- We are ALL here to help you, but we need to know if you are having issues!
- We want you all to have a positive and rewarding experience here in Australia, and don't want to see a situation where you fail subjects, or feeling anxious or worried emotionally.

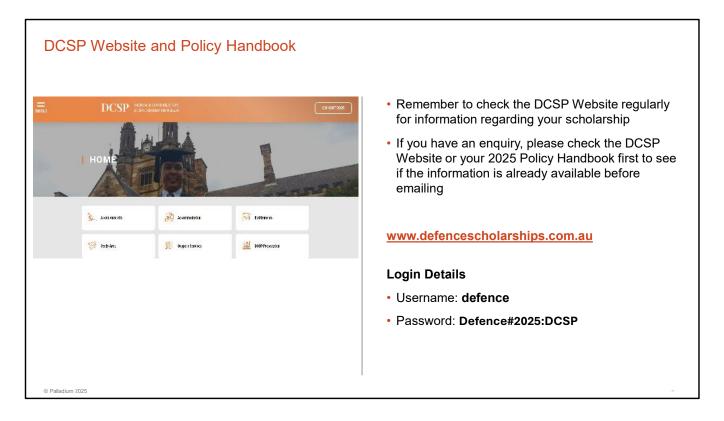


<u>Opening</u> - Asking for help when needed is vital to ensuring you have a positive and successful experience, so remember that Defence and/or Palladium are only a phone call, email or text away.

We would also encourage you to access free services provided by International student support at your university, where there is also often counselling services available, as well as Medibank's 24/7 student support counselling service.

More information can be found on **page 21-23** of the Handbook, and living in Australia/health section of the DCSP website.





All of today's presentations will be loaded to the website next week (if they are not already there!)

Lauren will be sending **many** emails to you over the next few weeks or so with useful information and links.

A lot of emails with questions that we receive are for information that has already been provided – ensure that you check the DCSP Website or your Policy Handbook first, as there is a wealth of information available to you!

• Please read all of these emails carefully - Don't ever hesitate to contact us, about anything!



You have no excuses for not knowing how to contact us!



Embrace the opportunity to fully participate in the Australian lifestyle while you are here.

Make the most of **all** of your experiences – both positive and negative.