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Student Accommodation and Finance Guide 2013





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DISCLAIMER: This Accommodation & Finance Guide is provided for information only. The facilities are neither owned nor operated by William Angliss Institute. The Institute takes no responsibility for accommodation or services offered.

1. Introduction: Moving out of home?

One of the most daunting aspects of moving out of home is finding suitable, affordable accommodation. It is important to get organised and start the search as soon as you know your arrival date. Booking ahead into temporary accommodation close to the college is likely to be the best option.

Many first year students opt initially for hostel type accommodation until they find longer term accommodation. Many hostels have waiting lists, so apply as soon as possible.

If hostel type accommodation does not appeal to you, then other options are private board or renting a house or flat, either alone or with others. The **noticeboard on the second floor of the Hub building (Building C- Level 2) has housing notices**. William Angliss students may also use **RMIT Housing Notice Board Building 14, Level 4 Corner of Swanston and Franklin Street, Melbourne**. It is also worth checking out the housing notices on the ground floor of the Union building at the University of Melbourne. The window of Reading's bookstore in Lygon Street, Carlton provides a wealth of vacancies in shared household and offers entertaining reading.

You can also access information by going to myWAI Student Portal http://mywai.angliss.edu.au/

The average cost of renting a room in a shared house around the inner-urban area is about \$250-\$300 a week. In addition, you must allow money for food, electricity and/or gas, telephone, etc.

Local students – You may be eligible for Youth Allowance or AUSTUDY payments from Centrelink. Rates of benefit vary depending on age and whether you are living at home, or away from home because home is too far from the institution at which you are studying, to reasonably travel there and back each day. Rates of pay vary. Information booklets and application forms are available at Centrelink Offices.

Please note that you are not automatically classified as independent if you live away from home. There are stringent conditions for independence and many students living away from home are still assessed on their parent's income. However, if you have worked for a certain period of time, you may be considered as an independent even if you have previously been ineligible. So it pays to check with Centrelink again because their requirements and your circumstance may have changed since you last inquired.

Apprentices who do not work in their hometown may be eligible for a Living Away From Home Allowance or Entry Level Training Incentive: Forms are available from Centrelink (Local students only).

2. New to Melbourne? - You're not alone

Many William Angliss Institute students are from country Victoria, interstate and overseas. The majority of these students moved to Melbourne in order to commence their studies at the William Angliss Institute.

3. Suburb guide and transport information

Northern Suburbs

North Melbourne

Approximately 2-3 kilometres from the CBD. North Melbourne is very close to the city and the Victoria Market where you can get fresh fruit, vegetables and other products. North Melbourne is also close to the major hospitals, parklands, shops and cafes. Rental accommodation can be inexpensive.

Northcote

Approximately 5 kilometres from the CBD. Northcote has become home to dozens of student households. High Street shops and cafes. Northcote offers good-sized houses at reasonable prices.

Fitzroy/Collingwood

Approximately 2-3 kilometres from the CBD. Fitzroy offers proximity to campus, Brunswick Street cafes, bars and nightlife, as well as lots of bookshops and eclectic clothing and furniture stores. This has also meant that median rents have risen over the last few years. Collingwood offers reasonably priced rental accommodation in the inner city.

North Fitzroy/Clifton Hill

Approximately 3-4 kilometres from the CBD. North Fitzroy and Clifton Hill offers access to gardens, parklands, shopping and cafes.

Brunswick/Coburg

Approximately 6-8 kilometres from the CBD. Brunswick and neighbouring Coburg offer a diversity of shops and cafes. Housing is plentiful and reasonably priced.

Parkville/Carlton/North Carlton

Less than 2 kilometres from the CBD. Parkville, Carlton and Nth Carlton are close to everything. There are many flats in these areas but they are often highly sought after and this is reflected in their higher price. Easy access to the city for shopping, University and the Royal Melbourne and Children's Hospital. Mix of students, academics, professionals in Parkville. Carlton is becoming increasingly expensive in which to live. Be warned competition for housing is tough! Good coffee and food are found in the vicinity of Lygon Street and Rathdowne Street.

Southern Suburbs

St Kilda

Approximately 5 kilometres from the CBD. St Kilda is famous for Luna Park, Acland Street, cake shops, the Esplanade, close to the beach and lots of art deco flats. Cosmopolitan atmosphere. Rents can be expensive.

Elwood

Distances are roughly the same as for St. Kilda. Elwood is similar to St. Kilda, although transport is a little trickier – you may have to catch an extra bus.

Eastern Suburbs

Richmond/Abbotsford

Approximately 2 kilometres from the CBD. Richmond and Abbotsford offer reasonably priced rental accommodation. Victoria Street is renowned for its Vietnamese restaurants and groceries. There are Greek and other restaurants as well. Good access to the Yarra River and the city by bike or public transport. "Bargain hunter's paradise" as clothing, furniture and household items can often be purchased cheaply.

Western Suburbs

Kensington/Flemington

Approximately 3-4 kilometres from the CBD. Kensington and Flemington are close to the Flemington Racecourse. These two inner suburbs are rapidly gaining popularity amongst students. Accommodation is reasonably priced and easy access to the Footscray and Victoria markets for shopping.

Footscray

Approximately 6 kilometres from the CBD. Footscray is a short distance from the city centre and the University, there is good transport and plenty of Vietnamese restaurants and Asian grocery stores. Accommodation is very reasonably priced.

Melbourne and Surrounding Suburbs

Check out details on public transport, costs and timetables here: http://ptv.vic.gov.au



4. Things to consider

- How much rent can you afford to pay?
- Will you have enough money for a bond and the first month's rent?
- Travel time to and from William Angliss Institute?
- Whether you will feel nervous on trains at night?
- How far do you have to walk to get public transport
- How regular is the transport to and from your accommodation and William Angliss Institute?
- Are you comfortable sharing with people you don't know?
- Do you have sufficient life skills to live independently?
- Would you prefer somewhere furnished or unfurnished?
- Do you know your rights and responsibilities as a tenant or lodger?
- Do you know your legal responsibility if you sign a lease?
- Are you happy to pool your resources to furnish a house?
- Do you want to pay into a kitty (all housemates put money together) for food each week or be responsible for your own?

5. Cheap furniture and appliances

When moving into a new house especially if you are just leaving home the cost of furniture can become quite expensive. There are however several ways to save on the cost of furniture:

Furniture & Appliance Rentals

Renting is the best option if you plan to live in your house for a limited time. The advantage here is that rental companies usually deliver items, and remove them when you leave, which can be useful if you don't have a car to transport items of furniture. The cost can however become quite a burden if you rent a lot of furniture, and on a permanent basis. **Look in the Yellow pages phone directory or online.**

Second Hand Furniture

Acquiring second hand and disused furniture is a really affordable way to furnish a house. Opportunity shops are a great place to start, as they usually have a lot of furniture at affordable prices.



Three examples are listed below:

The Salvation Army Shops

216 – 218 Smith Street Collingwood, Vic, 3066 (03) 9416 4281 90 Inkerman Street St Kilda, Vic, 3182 (03) 9534 3514 42 Victoria Street Richmond, Vic, 3121 (03) 9428 3653

Brotherhood of St Lawrence

City Ground Floor	Fitzroy
Royal Arcade	274 Brunswick St
Phone: 03 9650 1843	Phone: 03 9415 7371

St Vincent de Paul Centre

Collingwood 121 Johnston St., Collingwood 3066 Ph. 9417 4559 Port Melbourne 326 Bay St., Port Melbourne 3207 Ph. 9646 468

Online-websites and apps

Used (and sometimes new) furniture can also often be found advertised by people online. Some of the more popular websites include:

Trading Post	www.trading-post.com.au
eBay Australia	www.ebay.com.au
Ziilch	http://au.ziilch.com/
Gumtree	http://www.gumtree.com.au



6. Know your rights

Tenants Union of Victoria

There is a very helpful link on the Tenants Union of Victoria about student housing. They are a community based service that provides advice, assistance and advocacy to tenants. Please note that the TUV will not deal with disputes between tenants in share/co-tenancy agreements. For more information visit the website.

Website:	www.tuv.org.au
Fax:	9416 0513
Tel:	Advice (+61 3) 9416 2577, Administration (+61 3) 9411 1444
Mail address:	PO Box 234, Fitzroy, VIC, 3065

7. Bond

Bond is an amount of money that you will be expected to pay an agent or landlord/landlady as a security deposit.

The Bond Loan Scheme Local (Australian) students only.

If you cannot afford to pay bond, you may be able to borrow the money from you local housing office. This is known as the Bond Loan Scheme. You can find further information from this website **www.dhs.vic.gov.au/housing**

BE ALERT FOR SCAMS

Not all advertisements for accommodation are genuine, with rental scams taking place worldwide.

Here are some warning signs to look out for:

- 1. Offers that are too good to be true
- 2. Ongoing excuses as to why the property cannot be viewed.
- 3. Securing the property requires an upfront fee via money transfer
- 4. The prospective landlord lives interstate or overseas.

How to protect yourself:

- 1. Insist on inspecting the property driving by is not enough.
- 1. Do not rely on information provided by someone recommended by the person advertising the property.
- If you are satisfied that the offer is legitimate and decide to accept it, keep copies of all correspondence, banking details and the listing itself.

Source: Scamwatch.gov.au

8. How to search

Newspaper

There is a Property Guide in The Age Newspaper on Wednesdays and Fridays.

Websites

There are many motels, hotels and hostels around Melbourne suitable for a short-term stay. To help you start your search a couple of websites are listed below. Alternatively, do your own search through **www.google.com.au** or any other search engine that you're familiar with.

The Age newspaper website at **www.domain.com.au** to search particular suburbs and areas of Melbourne. Remember to start your Rent/Share Search in Melbourne Victoria (VIC).

http://www.bcl.com.au/melbourne/melbournemotels.htm This site lists motels in central Melbourne.

http://www.hotelclub.com This site is very user friendly. You simply fill in a number of details, such as length of stay, location (as it is worldwide) and it will do a search of accommodation. You can choose from cheap to expensive costing of hotel or motel accommodation.

www.myhome.com.au Easy to navigate site. Search for places to rent based upon price, location, property.

http://au.easyroommate.com/ A friendly site for share house accommodation.

http://www.expedia.com.au/students Helps you find accommodation available near the institute.

http://www.s-h-a.com.au/ Helps you find student accommodation available near the institute.

Counselling Centre's Accommodation Notice Board

Don't forget the **Accommodation Notice Board** near the Counselling Centre. This is where those wanting room mates are able to post a notice. If you would like to place an add you can speak to the Senior Counsellor (9606 2210) or collect a form from the Counselling Centre, fill it out and then pin it up easy! Don't forget to put the date on it!!

This Guide

Below are some listings we have found and put in the guide, but remember the accommodation listings are provided for information only. The accommodation listed is neither owned nor operated by William Angliss Institute. The Institute takes no responsibility for accommodation or services offered. It is advisable to check the current rates and condition of rooms directly with the accommodation venue.



9. Temporary accommodation

Below are some motels in or close to the city. (Please note, the listed motels were found on the Internet so WAI takes no responsibility for the services, cost, or accommodation offered. They are for your information only).

Budget Hotels and Motels

Miami Motor Inn

13 Hawke Street, West Melbourne 3003 Tel: (+61 3) 9321 2444 Email: desk@themiami.com.au Website: www.themiami.com.au

Hotel Sophia

287 King street Melbourne 3000 Tel: (+61 3) 9670 1342 Website: www.hotelsophia.com.au

Victoria Hall

380 Russell Street, Melbourne 3000 Tel: (+61 3) 9662 3888 Email: reception@victoriahall.com.au Website: www.vichall.com.au

Kingsgate Budget Hotel

131 King Street, Melbourne 3000 Tel: (+61 3) 9629 4171 Email: info@kingsgatehotel.com.au Website: www.kingsgatehotel.com.au

Victoria Hotel

215 Little Collins Street, Melbourne 3000 Tel: (+ 61 3) 9669 0000 Email: stay@victoriahotel.com.au Website: www.victoriahotel.com.au



Jasper Hotel

489 Elizabeth Street, Melbourne 3000 Tel: (+ 61 3) 8327 2777 Email: stay@jasperhotel.com.au Website: www.jasperhotel.com.au



City Square Motel

67 Swanston Street, Melbourne 3000 Tel: (+ 61 3) 9654 7011 Email: info@citysquaremotel.com.au Website: www.citysquaremotel.com.au

Hotel Enterprise

44 Spencer Street, Melbourne 3000 Tel: (+ 61 3) 9629 6991 Email: info@hotelenterprize.com.au Website: www.hotelenterprize.com.au

🌉 Hotel Ibis

15 - 21 Therry Street, Melbourne 3000 Tel: (+ 61 3) 9666 0066 Email: h1564-re03@accor.com Website: www.ibishotels.com.au

City Centre Budget Motel

22-30 Little Collins Street, Melbourne 3000 Tel: (+ 61 3) 9654 5401 Email: info@citycentrebudgethotel.com.au Website: www.citycentrebudgethotel.com.au



Cosmopolitan Hotel

2-8 Carlisle Street, St Kilda 3182 Tel: (+ 61 3) 9534 0781 Email: info@cosmopolitanhotel.com.au Website: www.cosmopolitanhotel.com.au

Useful Websites for Temporary Accommodation: needtoescape.com.au serviced-apartments.com.au shortstayapartments.com.au rent-a-home.com.au wotif.com.au hotelclub.com.au expedia.com.au ozhotels.com.au lastminute.com.au quickbeds.com needitnow.com.au

Backpackers and Hostels

Oslo Hotel

38 Grey Street, St Kilda 3182 Tel: (+61 3) 9525 4498 Free call 1800 501 752 Email: backpackers_melb@oslohotel.com.au Website: www.oslohotel.com.au

Hotel Bakpak

167 Franklin Street, Melbourne 3000 Tel: (+61 3) 9329 7525 Email: infofranklin@bakpakgroup.com Website: www.bakpakgroup.com

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The Greenhouse Backpacker & The Friendly Backpacker

228 Flinders Lane, Melbourne 3000 Tel: (+61 3) 9639 6400 or (+61 3) 9670 1111 Freecall: 1800 249 207 Email: renouf@friendlygroup.com.au Website: www.friendlygroup.com.au



YHA Melbourne Metro

78 Howard Street, North Melbourne 3051 Tel: (+61 3) 9329 8599 Email: melbmetro@yhavic.org.au Website: www.yha.com.au

The Melbourne Connection Traveller's Hostel

205 King Street, Melbourne 3000 Tel: (+61 3) 9642 4464 Website: www.melbourneconnection.com

The Nunnery

116 Nicholson Street, Fitzroy 3065 Tel: (+61 3) 9419 8637 Email: info@nunnery.com.au Website: www.nunnery.com.au

Base Backpackers

17 Carlisle Street, St Kilda 3182 Tel: (+ 61 3) 8598 6204 Email: stkilda@basebackpackers.com Website: www.basebackpackers.com

Urban Central

334 City Road, Southbank 3006 Tel: (+61 3) 9693 3700 Email: stayplay@urbancentral.com.au Website: www.urbancentral.com.au

Richmond Hill Guest House

353 Church Street, Richmond 3121 Tel: (+61 3) 9428 6501 Email: rhhotel@bigpond.net.au Website: www.richmondhillhotel.com.au

Georgian Court

21-25 George Street, East Melbourne Tel: (+ 61 3) 9419 6353 Email: info@georgiancourt.com.au Website: www.georgiancourt.com.au

Hotel Claremont

189 Toorak Road, South Yarra Tel: (+ 61 3) 9826 8000 Email: info@hotelclaremont.com Website: www.hotelclaremont.com

Share House websites

There are many benefits to sharing a house or apartment, like sharing the cost of bills and rent, having housemates company, and their knowledge of the local area.

Use the websites below to find share house accommodation: www.au.easyroommate.com

www.au.easyroonnnate.com www.flatmateclick.com.au www.flatmates.com.au www.flatmatefinders.com.au www.melbourneexchange.com.au www.shareaccommodation.com.au www.shareaccommodation.org www.share-accommodation.net www.share-house.com.au www.studentflatmates.com.au www.austudent.com www.domain.com.au

10. Student accommodation

Le Student 8

205 Bell Street, Preston Tel: (+61 3)9629 8898 Email: info@lestudent8.com Website: www.lestudent8.com

Yarra House NMIT

Yarra Bend Road, Fairfield Tel: (+61 3) 9269 8990 Email: info@yarrahouse.com.au Website: www.yarrahouse.com.au

O'Connell Residence

19 O'Connell Street, North Melbourne 3053 Tel: (+ 61 3) 9560 1718 Email: info@oconnellresidence.com.au Website: www.oconnellresidence.com.au

Richmond House - YWCA

353a Church Street, Richmond 3121 Tel: (+ 61 3) 8341 8766 Email: rhouse@ywca.net Website: www.ywca.net

Rooms International Email: apply@rooms.net.au Website: www.rooms.net.au Bouverie Residence 118 Bouverie Street, Carlton 3053 Monet Residence 71 Nicholson Street, Carlton 3053 Swanston Residence Swanston Street, Carlton 3053 Walsh Residences 48 Walsh Street, West Melbourne 3003 Tel: (+ 61 3) 9347 3456

Australia Wide Student Accommodation

2 Carre Street, Elsternwick Tel: (+ 61 3) 9523 5158 Email: info@austudent.com Website: www.austudent.com

Balmoral House

146-152 Victoria Parade, East Melbourne Email: christine.on@gmail.com Website: www.studenthostel.cjb.net

Jane King's Accommodation

59 Blyth Street, Brunswick Tel: (+ 61 3) 9489 0303 Email: k_jane@australia.edu / flie@australia.edu Website: www.janeking.com.au

Carlton Melbourne College (CMC)

743-751 Swanston Street, Carlton Tel: (+ 61 3) 9347 3238 Email: cmc3053@telstra.com Website: www.carltonmelbournecollege.com.au

Carlton Student Accommodation

92 Grattan Street, Carlton 372-374 Drummond Street, Carlton Tel: (+ 61 3) 9347 2670 Email: rooms@studentaccommodation.com.au Website: www.studentaccommodation.com.au

Don Bosco Youth Centre

715 Sydney Road, Brunswick Tel: (+ 61 3) 9383 5333 Email: dbhostel@gmail.com Website: www.donbosco.org.au

Dragon Village

115 Barkers Road, Kew Tel: (+ 61 3) 0421 891 510 Email: info@dragonvillage.com.au Website: www.dragonvillage.com.au

Elgin Lodge

77 Elgin Street, Carlton Tel: (+ 61.3) 9859 4862 Email: admin@elginlodge.com Website: www.elginlodge.com

Graduate House

220 Leicester Street, Carlton Tel: (+ 61 3) 9347 3428 Email: admingh@graduatehouse.com.au Website: www.graduatehouse.com.au

Hillside Court

155-159 Hoddle Street, West Richmond Tel: (+ 61 3) 9428 6698 Email: hillside court@yahoo.com.au Website: www.hillsidecourthostel.com

Swinnerton House

14 Anthony Street, Melbourne Tel: (+ 61 3) 9663 5333 Email: swinnerton@studenthostelnet Website: www.studenthostel.cjb.net

Cambridge Court

45 Victoria Parade, Collingwood Tel: (+ 61 3) 9486 0585 Email: geofogge@connexus.net.au Website: www.cambridgecourt.com.au

College Square Lygon

570 Lygon Street, Carlton Tel: (+ 61 3) 9349 3600 Email: collegesguare.lygon@ymca.org.au Swanston 800 Swanston Street, Carlton

Tel: (+ 61 3) 9349 2500 Email: collegesquare@ymca.org.au www.collegesguare.ymca.org.au

Franklin House

79-81 Franklin Street, Melbourne 3000 Tel: (+ 61 3) 9350 3955 Email: muliadisabur@hotmail.com

Holmes Student Accommodation

3 Holmes Street Brunswick Fast Tel: (+ 61 3) 9526 8488 Email: lynne@pppa.com.au Website: studentaccommodationmelbourne com.au

Home @ Flinders

268 Flinders Street, Melbourne Tel: (+ 61 3) 9014 9000 Email: info@homeatflinders.com.au Website: www.homeatflinders.com.au

IQ Apartments

223 Berkeley Street, Carlton Tel: (+ 61 3) 9348 1144 Email: yossig97@yahoo.com Website: www.igapartments.com.au

Pacifica Campus Apartments

1-5 Grantham Street, Brunswick West Tel: (+ 61 3) 8686 7600 Email: enguiries@pacificaapartments.com.au Website: www.pacificaapartments.com.au Student Housing Australia (SHA) Email: info@s-h-a.com.au Website: www.s-h-a.com.au Havward on La Trobe 575 - 577 Flizabeth Street Melbourne Global House 24 Barkly Place, Carlton Melbourne Student House Cnr High and Vale Streets, North Melbourne Micasa 8 131 Pelham Street, Carlton (Cnr of Swanston Street) **Nelson College Apartments** Cnr Grattan and Cardigan Streets, Carlton Sophia House 127 Leicester Street, Carlton Studeo Vu 133 Droop Street, Footscray Swanston Cottages 864 Swanston Street, Carlton **University Square** 50 Barry Street, Carlton Victoria Terraces 1 O'Connell Street, North Melbourne **Kingsbury Gardens** 116-130 Main Drive, Macleod Vista 8 593 Elizabeth Street North Melbourne Tel: (+ 61 3) 8626 7700. Toll free (Australia only): 1300 742 000

UniLodge Website: www.unilodge.com.au UniLodge On Campus 9 Farl Street Carlton Tel: (+ 61 3) 9001 2300 Email: unilodge.campus@unilodge.com.au UniLodge College House 570 Swanston Street, Carlton Tel: (+ 61.3) 8687 6180 Email: collegehouse@unilodge.com.au UniLodge D1 39 Bouverie Street, Carlton Tel· (+ 61.3) 8686 7800 Email: unilodge.D1@unilodge.com.au UniLodae D2 22 Orr Street. Carlton Tel: (+ 61 3) 8352 5500 Email: D2@unilodge.com.au UniLodae @ 740 740 Swanston Street, Carlton Tel: (+ 61 3) 8317 5350 Email: unilodge.740@unilodge.com.au Website: www.unilodge.com.au UniLodge @ Melbourne 75 Flemington Road, Melbourne Tel: (+ 61 3) 8317 5350 Email: unilodge.melburne@unilodge.com.au UniLodge on Villiers 746 Swanston Streets, Melbourne Tel: (+ 61 3) 8317 5350 Email: onvilliers@unilodge.com.au UniLodge on A'Beckett 106-116 A'Beckett Street. Melbourne Tel: (+ 61 3) 9328 8449 Email: onabeckett@unilodge.com.au

11. Real estate agents listing for students wishing to rent privately

Disclaimer: These accommodation listings are provided for information only. The facilities are neither owned nor operated by William Angliss Institute. The Institute takes no responsibility for accommodation or services offered.

Hocking Stuart

Level 1/388 Lonsdale Street Melbourne 3000. Phone: 9670 3550 Facsimile: 03 9670 3540 Website: www.hockingstuart.com.au

L.J. Hooker

100 Flinders Street, Melbourne 3000 Phone: 03 9662 4411 Phone: 1800 621 212 Website: www.ljhooker.com.au

Professionals

30 Errol Street, North Melbourne 3051 Phone: 9328 1213 Phone: 1800 818 616 Website: www.professionals.com.au

Ray White Real Estate

122 Hardward Street, Melbourne 3000 Phone: (03) 9670 0900 Website: www.raywhite.com

Rendina Real Estate

519 Macaulay Road, Kensington Phone: 03 9681 6500 Website: www.rendina.com.au

Stockdale & Leggo

783 Nicholson Street, North Carlton 3054 Phone: (03) 9388 2888 Website: www.stockdaleleggo.com.au

Smartphone Apps



Domain For renting or buying real estate



realestate.com.au For renting or buying real estate





12. International students and students under 18

Guardianship Arrangements

If you are under 18 and an international student you must arrange guardianship. For information on Guardianship please refer to page 48 of the International Student Course Guide. Or alternatively contact the International Department.

Under 18 and Living Away from Home

Students and their families are responsible for arranging accommodation that is appropriate for students under 18. Please contact housing providers directly to discuss supervision requirements.

Accommodations Options

If you are an international student you have different options for accommodation available to you. Your choice depends on what you prefer. Have a look through this guide and check out some of the websites and go and see the accommodation for yourself. Some places are specifically set up for the international student.

Homestay Referral Services

Homestay offers international students the opportunity to live with an Australian family, get to know their way of life, an opportunity to practice their English and enjoy the comforts of a home away from home. It is also a good option as supported short term accommodation when you first arrive whilst you look for something more longer term.

Australian Homestay Network

William Angliss Institute is a member of the Australian Homestay Network and is pleased to be associated with the following benefits for William Angliss Homestay students:

Introduction of new compliance standards in the provision of Homestay services for International Students

- Trained Homestay hosts to help welcome students in to Australia
- Cultural Experience focus for students
- Insurance cover to help protect property of Homestay students and hosts during a Homestay placement*
- 24/7 Homestay helpline.



William Angliss Institute Homestay students will have 24 hour/7 day access to an assistance line providing:

- AHN Homestay Help Desk
- Medical Assistance and referral
- Telephone Legal Advice
- Stress and Trauma Counselling Referral
- Emergency Interpreter Assistance.**

For further information log on to **www.homestaynetwork.org** click 'join as a student' or contact Student Support Services on (03) 96062393.

*\$100 excess will apply for each incident giving rise to a claim ** interpreter assistance services are for approved emergency/ medical support and not for non- essential day to day assistance

Happy house hunting and good luck.

Part 2 – money matters

13. Managing money

Living Expenses

Estimating your living expenses accurately is the key to keeping yourself out of debt and managing your finances. Some costs you will need to consider include:

- Study related fees
 - Books
 - Stationery
 - Fees.
- Accommodation
- Food
- Bills
- Travel
- Social and Recreational activities.

Below is a table of some general expenses, but you may want to add more. Note: prices are estimates only. For specific details contact relevant organisations or calculate them for yourself.

Expenses	Per Week	Per Month	Per Year	'One- Off'
Expenses directly related to study				
Text Books/stationery/equipment photocopying etc			\$800- \$1000	
Tuition Fees				
International Students				
Domestic Full-Fee Students				
Commonwealth Supported Students				
Transport Related Costs				
Domestic Students Concession	Call Metro	Call Metro	Call Metro	Call Metro
Myki				

Car Owners				
Registration			\$500- \$600	
Insurance			\$300- \$800	
Petrol (enough for travelling to school within 20 kilometres)	\$40			
Parking	\$20- \$100			
Maintenance/Running Costs			\$400- \$500	
Other Personal Living Expenses				
Daily Lunches/Snacks on Campus	\$50			
Mobile Telephone		\$30- \$200		
Spending Money	\$50- \$100			
Medical Dental				
International Students – Overseas students health cover			\$400- \$700	
Accommodation Costs				
Hostel/Student Accommodation	See above			
Private Rental Property	\$200- \$300			
Bond				\$400+
Four weeks rent in advance				\$400+
Furniture, linen, crockery, cooking utensils				\$1000
Ongoing Costs				
Each tenant's contribution to rent	\$100+			
Monthly Gas and Electricity Bills		\$80- \$100+		
Each person's contribution to food/ grocery/cleaning products	\$85+			
Internet		\$30- \$200		





Smartphone App

BillTracker - To help manage bills and when to pay them.

Health Care Card

Many Australian Students are eligible for a Health Care Card. The cards are issued from Centrelink, and eligibility is based upon an income test over an eight week period, prior to applying. Applications are available from your nearest Centrelink office or **www.centrelink.gov.au**

A Health Care Card generally entitles you to:

- Discounts on certain prescription medicines
- Subsidised dental and optical treatment
- Free ambulance/air ambulance travel in an emergency or if recommended by a doctor
- Discounts on gas and electricity bills from May to November
- Discounted William Angliss Institute fees.

Other benefits are available to domestic students which include Youth Allowance, ABStudy and Austudy Payments. To find out your eligibility contact **Centrelink on 131021** (Please note that this is for Australian students only).

Avoiding Debt

Making a Budget: If you are having difficulty managing your finances, preparing a budget can help bring things under control. The key factor to a good budget is to monitor your financial incomings and matching them to your financial outgoings. When estimating your expense, write down a slightly higher figure to account for price increases. A blank budget table (expenditure and income) for you to use can be found on the following pages.

Credit Cards: if used carefully, credit cards can be useful when managing finances. However, if credit card debt is allowed to accumulate, it can quickly get out of control due to high interest rates. Look for cards that don't charge annual fees.

Mobile Phones: Owning a mobile can mean more independence and instant access to a phone in case of an emergency. However, call rates and excessive use can lead to financial debt. Below are some tips for avoiding Mobile Phone traps:

- 1. Know what you want a mobile phone for and then find the best deal.
- 2. Prices for phones and call rates can vary on the time of day and which provider you are with, so shop around and do your sums to be sure a deal is right for you.
- **3.** If you think that you will make lots of calls, then find a provider that offers a flat rate cost per month that includes a set amount of calls.
- **4.** If you want a phone mostly for emergencies then you can connect to a provider with no monthly fees.

- **5.** If you are wary of being locked into a contract, then buy a prepaid handset that you purchase credit with when you have the money to spare.
- **6.** Only sign a mobile contract after you have read it and understood it. Don't rely on the salesperson to explain it to you. Bring a friend along if you're struggling to understand the language used.
- 7. Remember that mobile phone contracts that provide you with a phone will have a minimum monthly fee that keeps being charged even if you have stopped using the phone or have been cut-off due to not paying bills.
- **8.** To protect yourself from nasty surprises should your phone be stolen, consider getting your service provider to bar access to international, info services and other expensive phone services.
- **9.** Be clear about the real and overall cost of any service available to you. If you want extras such as photo-messaging, video calls and voice mail, work out exactly how much it will cost and decide if it is worth it.



Blank Budget Table Expenditure (Photocopy before adding in expenses)

Cost Types	Weekly	Fortnightly	Monthly	Yearly
Household				
Rent				
Bond				
Other establishment costs (including insurance)				
Furniture				
Household contribution (food etc)				
Utilities (gas, electricity, telephone, internet)				
Transport				
Public transport (fares, concession cards)				
Car Costs (Petrol, maintenance, insurance, registration)				
Other living costs				
Weekly spending money (lunches and entertainment)				
Recreation (gym and sports)				
Medical, dental and optical				
Miscellaneous (clothing, haircuts, toiletries)				



Study Costs				
Course related books and equipment				
Computer internet				
Course fees				
HECS Fees				
Column total	=\$	=\$	=\$	=\$
	x52	x26	x12	x1
Column total per year	\$	\$	\$	\$
Total annual expenditure				\$

Blank Budget Table Income (Photocopy before adding in income).

Weekly Amounts	\$ average per week	Number of weeks worked	Totals for periods
Employment Income			
January and February (vacation or summer semester)		x	=\$
March to May (semester 1)		x	=\$
June and July (semester break)		x	=\$
August to October (semester 2)		x	=\$
November and December (vacation or summer semester)		x	=\$
Total Employment Income – A			\$

Other Weekly Income (where applicable)		
Youth Allowance/Austudy/ABStudy		
lewstart Allowance		
cholarship		
Partner's Income		
Parental Allowance		
overnment Parent Allowance		
Government Pension and or Supplement		
liscellaneous		
otal Other Income - B	x52	=\$

Yearly Amounts	\$ per year
Lump Sums	
Savings (at start of year)	
Parental Allowance	
Bank Interest etc	
Tax Refund	
Total lump sum income - C	
Total of A, B and C above	= Total annual II
Transfer total expenditure from previous page	- Total annual e
Total income less total expenditure	= Surplus or d



Welcome to your Counselling and Personal Development Service

Your time at William Angliss Institute may be exciting and it may also be a time of change and stress. To manage as a student it is important to learn to manage the changes in your life. Knowing that you need a bit of extra help is a sign of your personal strength and your concern for yourself and your studies.

As a student, you are going to face many challenges which counselling can help you manage. Being positive and managing your emotional well-being increases your academic success and sense of achievement.

YOU DON'T NEED TO BE IN A CRISIS OR DEALING WITH A SERIOUS PROBLEM TO GO TO COUNSELLING. Addressing your concerns before they become huge is a really good idea.

What is counselling anyway?

If you were puzzled about something in class, or were struggling with a certain aspect of your work, you would seek out help from a teacher or work colleague who can help you look at the problem differently so that you can understand it better and change the way you approach it. You might learn new skills to help you manage and perform better. Counselling is like that.

What services does the Counselling and Personal Development Centre offer?

Personal Counselling

- Relationship and family issues
- Shyness and making friends
- Anxiety, stress and depression
- Drug-related issues
- And any other personal issue.

Study Skills

- Time Management
- Study techniques
- Exam & Test preparation.

Personal Development

- Quitting Smoking
- Weight Management
- Life goal coaching.

Consultation

- Conflict resolution
- Bullying and harassment
- Sexual harassment.
- Financial or Legal problems

Logon to MyWAI Student Portal for information on Accommodation and Finance support and on Counselling services.

Counselling Services are free and confidential to students of William Angliss Institute.

Notes



Student Support Services

Website: http://mywai.angliss.edu.au Visit: www.facebook.com/ssswai





Call **03 9606 2393** Student Support Services

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