

Student Accommodation and Finance Guide



Student Accommodation & Finance Guide

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Counselling & Personal Development

Building C | Level 2

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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 the accommodation or services offered.

All information in this guide was accurate as at January 2016. Whilst every effort has been made to ensure its accuracy, changes may have occurred since this date.

Part One – Accommodation Guide

1. 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 possible. Whatever you choose it is vital to fully understand all of your options and be aware of your rights and responsibilities, so do your research and make sure you find out as much as possible about the accommodation before you commit to it. This guide can help you begin your search for the right accommodation for you.

2. Students Under 18 Years of Age

International students

If you are an international student under 18 years of age and will not be accompanied by your parent(s) or custodian, you must arrange guardianship. For information on Guardianship please refer to page 45 of the International Student Course Guide or contact the Institute's International Department.

P: (03) 9606 2169

E: international@angliss.edu.au

Local Students

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

3. Living Costs

Make sure you have a budget in mind when considering your accommodation options. Usually accommodation within inner Melbourne suburbs, close to William Angliss Institute (the Institute), can be more expensive than outer suburbs. You can find more information on average rental costs by visiting www.reiv.com.au/property-data/rental-data/.

You will also need to budget for school fees and learning materials; furniture and appliances; food; travel; electricity and/or gas and telephone bills.

Refer to **Part Two – Money Matters** on how to manage a budget.

4. Suburb Guide

Melbourne has been voted the world’s most liveable city for five years in a row. Read on to discover the many neighbourhoods surrounding the CBD and close to the Institute, that make Melbourne great and gain an insight into your new home.

Suburb / Area	Distance from the Institute	About the suburb
CBD (Central Business District)	0 KM	Like any CBD, the housing here is typically small apartments and units with the occasional townhouse thrown in for good measure. Managed student accommodation is available too. Expect to pay more here than if you live a little bit out of the city. Typical rates for apartments in the CBD are upwards of \$400 per week.
NORTH MELBOURNE & FOOTSCRAY	2.5 - 6.5 KM	One of the best things about North Melbourne is that you’re very close to the middle of the city without having to pay the high CBD housing prices, or be boxed into a tiny apartment. You will find some apartments, but it’s the renovated historical buildings that offer more space for around the same price as a smaller place in the city. Prices start at around \$350 a week for a two-bedroom. In Footscray you can find a three bedroom space for less than \$450 a week.
CARLTON & FITZROY	2 KM	The gentrification of the area has meant rental prices have gone up. Basically, it costs a little more to rent here because it’s the hip place to be. There’s a mix of new developments and warehouse conversions in these suburbs, as well as plenty of old-school terrace houses. For weekly rent, you’re looking at about \$350-400 if you get a great deal, but for a renovated two-bedroom apartment, the cost will rise to upwards of \$500 per week.
BRUNSWICK & NORTHCOTE	5 KM	The mix of people living in these areas is also reflected in their housing options. In both suburbs you’ll find a mix of Edwardian style houses, with apartments and worker style cottages in the mix. These areas are appealing to residents for their lower rental prices. You could find a great two bedroom place in Northcote or Brunswick for as low as \$300 a week if you look hard enough.
ST KILDA & SOUTH MELBOURNE	8 KM	St Kilda is home to plenty of backpackers and inexpensive short-term accommodation. For a shared room in this type of dwelling, you can expect to pay around \$25 a night. When it comes to apartments, the smaller they are, the cheaper, with a two-bedroom apartment costing around \$370 a week and upwards. It’s harder to find accommodation with more than two rooms, so expect to wait a little longer for something to come up.

5. Finding Accommodation – Things to Consider

- How much rent can you afford to pay (do you need to share to cut costs for example)?
- Will you have enough money for a bond *and* the first month's rent (do you need to save more)?
- Will you use public transport, drive or walk to the Institute and how much time will that take (consider the right location)?
- How far do you have to walk to get public transport (is this realistic for you)?
- How regular is the transport to and from your accommodation and the Institute (will you have to wait a lot for transport)?
- Are you comfortable sharing with people you don't know?
- Do you have sufficient life skills to live independently (if not, consider homestay)?
- Would you prefer somewhere furnished or unfurnished (check what accommodation options offer)?
- Do you know your rights and responsibilities as a tenant or lodger (see our Useful Contacts page for more information)?
- Do you know your legal responsibility if you sign a lease?
- Will you look for part time work in the area (will your home be close to work)?
- Are you happy to pool your resources to furnish a house (may be suggested in a share house)?
- Do you want to pay into a kitty (all housemates put money together) for food each week or be responsible for your own?

6. Accommodation Options

There are different types of accommodation options available, including:

Temporary accommodation – Varies from motels and budget hotels, to backpackers and hostels

Student apartment - Large centres full of apartments of varying sizes (1 to 5 bedrooms)

Homestay - A homestay involves living with a family in their home.

Private rental - Renting an apartment or a house either alone or with housemates

You will find more information about each of them in the following pages.

Accommodation Notice Boards

The Institute's **Accommodation Notice Board** is located in The Lounge (Building C | Level 1) near the kitchenette. You may find notices from other students looking for a flat mate. If you would like to place an ad, visit the Counselling and Personal Development Centre (Building C | Level 2) to collect a form. Please help keep the board up to date if you are no longer advertising or if you have filled a vacancy.

7. Temporary Accommodation

Below are some short term options close to the Institute.



Accommodation with disability access

Budget Hotels & Motels

Best Western Atlantis Hotel

300 Spencer Street, Melbourne 3000
Tel: (+61 3) 9600 2900
Email: sales@atlantishotel.com.au
Website: www.atlantishotel.com.au

City Centre Budget Motel

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

City Square Motel

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

Flagstaff City Inn

45 Dudley Street, Melbourne 3000
Tel: (+ 61 3) 9329 5788
Email: sales@flagstaffinn.com.au
Website: www.flagstaffcityinn.com.au

Hotel Ibis

15 - 21 Therry Street, Melbourne 3000
Tel: (+ 61 3) 9666 0000
Email: H1564@accor.com
Website: www.ibismelbourne.com.au/

Hotel Sophia

277-287 King Street, Melbourne 3000
Tel: 1300 724 811
Website: www.hotelsophia.com.au

Jasper Hotel

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

Miami Motor Inn

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

The Victoria Hotel

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

Backpackers & Hostels

Discovery Melbourne

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

Flinders Backpackers

35 Elizabeth Street, Melbourne 3000
Tel: (+61 3) 9620 5100
Email: info@flindersbp.com.au
Website: www.flindersbackpackers.com.au

Greenhouse Backpacker

228 Flinders Lane, Melbourne 3000
Tel: (+61 3) 9639 6400
Email: greenhouse@friendlygroup.com.au
Website: www.greenhousebackpacker.com.au

King St Backpackers

197-199 King St, Melbourne 3000
Tel: (+61 3) 9670 1111
Email: info@kingstreetbackpackers.com.au
Website: kingstreetbackpackers.com.au

The Melbourne Connection Traveller's Hostel

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

Nomads Backpackers

198 A'Beckett St, Melbourne, 3000
Tel: (+ 61 3) 9328 4383
Email: bookings@nomadsmelbourne.com
Website: nomadsworld.com/hostels/australia/melbourne/nomads-melbourne

The Nunnery

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

Spencer Backpackers

475 Spencer Street, West Melbourne 3003
Tel: (+61 3) 9329 7755
Email: hotelspencer@hotmail.net.au
Website: www.spencerbackpackers.com.au

Urban Central

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

USEFUL WEBSITES FOR TEMPORARY ACCOMMODATION

www.agoda.com

www.airbnb.com

www.booking.com

www.expedia.com.au

www.hostelworld.com

www.hotelclub.com.au

www.hotels.com

www.lastminute.com.au

www.quickbeds.com

www.shortstayapartments.com.au

www.stayz.com.au

www.wotif.com.au

8. Student Apartment

There are several apartment complexes designed specifically for students located in or near the city. Student hostels offer a furnished bedroom with access to shared facilities such as bathroom, laundry or living space. Student apartments include self-contained bedroom, kitchen, bathroom and sometimes also living area. They are a great way to get to know other students, especially if you are new to Melbourne.

Student Hostels

Balmoral House

146-148 Victoria Parade, East Melbourne
Mobile: +61 425 234 338
Office: +61 411 547 428
Email: balmoral@studenthostel.net
Website: www.studenthostel.net

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 Drummond Street, Carlton
437 Cardigan 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

Le Student 8

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

O'Connell Residence

15-19 O'Connell Street, North Melbourne
Tel: (+ 61 3) 9560 1718
Email: info@oconnellresidence.com.au
Website: www.oconnellresidence.com.au

Swinerton House

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

Student Apartments

Cambridge Court

45 Victoria Parade, Collingwood
Tel: (+ 61 4) 1043 0316
Email: geofogge@connexus.net.au
Website: www.cambridgecourt.com.au

Melbourne Student House

Head Office: 575-577 Elizabeth Street,
Melbourne 3000
Tel: (+61 3) 9373 6800
Email: info@sha.com.au
Website: www.sha.com.au

[Micasa 8](#)

131 Pelham Street, Carlton

[Nelson College Apartments](#)

255 Cardigan Street, Carlton

[Sophia House](#)

127 Leicester Street, CARLTON

[University Square](#)

50 Barry Street, Carlton

[Barkly Place](#)

24 Barkly Place, Carlton

Pacifica Brunswick

1-5 Grantham Street, Brunswick West
Tel: (+ 61 3) 8686 7600
Email:
enquiries@pacificaapartments.com.au
Website: www.pacificaapartments.com.au

Urban Nest

105 Berkeley Street, Carlton 3053
316 La Trobe Street, Melbourne 3000
Tel: +61 2 8091 9959
Website: www.urbanest.com.au

UniLodge

Website: www.unilodge.com.au

UniLodge College House

570 Swanston Street, Carlton
Tel: (+ 61 3) 8102 7498
Email: collegehouse@unilodge.com.au

UniLodge D1

139 Bouverie Street, Carlton
Tel: (+ 61 3) 8686 7800
Email: d1@unilodge.com.au

UniLodge D2

22 Orr Street, Carlton
Tel: (+ 61 3) 8352 5500
Email: D2@unilodge.com.au

UniLodge on A'Beckett

106-116 A'Beckett Street, Melbourne
Tel: (+ 61 3) 9328 8449
Email: onabeckett@unilodge.com.au

UniLodge on Cobden

2 Cobden Street, North Melbourne
Tel: (+ 61 3) 8888 7200
Email: oncobden@unilodge.com.au

UniLodge On Lonsdale

39 Lonsdale Street, Melbourne
Tel: (+ 61 3) 8102 7499
Email: csm.lonsdale@unilodge.com.au

UniLodge on Swanston

339 Swanston Street, Melbourne
Tel: (+ 61 3) 9224 7888
Email: onswanston@unilodge.com.au

9. Homestay

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 when you first arrive whilst you look for something long-term.

Australian Homestay Network

The Australian Homestay Network (AHN) is dedicated to placing international students in safe, supportive Australian homestays. AHN organises placements based on individual preferences and requirements. They also continually monitor each homestay placement as required and offer the following services:

- Hosts background checks
- 24x7 professionally staffed emergency support
- Online payment services
- Online help
- Airport transportation services

For further information visit www.homestaynetwork.org or contact the Institute's Counselling and Personal Development Centre on (03) 9606 2210.

10. Private Rental

You can rent accommodation privately from real estate agents or a private landlord. Private rental accommodation is often unfurnished so you will need to buy furniture and kitchen utensils. They can be quite costly but the cost can be lowered if you choose to share a property with other people.

Below details some important information about renting:

Bond

If you want to rent privately, most landlords will ask you to pay a bond before you move in. A bond is a security deposit in case you damage the property. The bond money is held by the Residential Tenancies Bond Authority. It is returned in full at the end of your lease, unless the landlord is eligible to claim for damages or unpaid rent.

Bond Loan Scheme - local students only

If you want to rent privately in Victoria and can't afford to pay the bond, you may be able to borrow the money for the bond interest-free through this scheme. For more information, visit:

www.housing.vic.gov.au/bond-loan-scheme

Tenancy Agreement

A tenancy agreement (sometimes called a 'lease') may be in writing or it may be verbal. It may be for a fixed term (eg 6 or 12 months) or periodic (usually month to month). Fixed-term agreements are more secure because they make it harder for the landlord to evict you, but it can be expensive if you want to move out before the end of the fixed term. Only commit yourself to a fixed-term agreement if you are reasonably sure that you want to stay for the full term of the agreement.

Before you take out a lease

If you are arranging a private rental, you should:

- Ensure you have enough money to cover the bond
- Arrange a reference or guarantor
- Inspect the property
- Photograph any existing damage or issues
- Carefully read your tenancy agreement before signing it
- Make sure you receive, and keep, a copy of your tenancy agreement
- Establish who is responsible for utilities
- Pay attention to details regarding the end of your rental agreement.

Fake rental properties and shared accommodation listings

Warning signs- what to watch out for

- Too good to be true offers
- Ongoing excuses as to why the property cannot be viewed, such as the owner is overseas
- Securing the property requires an up front fee via money transfer
- The prospective landlord lives overseas.

How to protect yourself from fake listings and scams

- Insist on inspecting the property- a drive-by is not enough. With these types of scams, the property may genuinely exist, but it is owned by someone else.
- If it is overseas, ask someone you can trust to make inquiries. If there is a real estate agent or similar in the area they may be able to assist.
- Do not rely on any information provided to you from anyone recommended by the person advertising the property.
- An internet search on the name of the person offering the property and their email address may provide useful information.
- Where possible, avoid paying via money transfer. It is rare to recover money sent this way.
- There are many share accommodation websites, consider choosing the ones with clear warnings about scams or which offer added protection.
- 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.

Private Rental Accommodation

Trying to find somewhere to live can be an exhausting and time consuming process. The following search engines and real estate agent website provides a user-friendly search facility to make finding your perfect home easy, with online property listings that include photos, detailed descriptions and other useful information, including a complete list of inspection times.

www.domain.com.au

www.realestate.com.au

Real Estate Agents

Hocking Stuart – Melbourne CBD

Level 1/174 Queen Street, Melbourne

Phone: 9600 2192

Email: melbourne@hockingstuart.com.au

Website: www.hockingstuart.com.au/office/melbourne

L.J. Hooker – City Residential

10/F, 224 - 236 Queen Street, Melbourne

Phone: (+61 3) 9600 2166

Email: cityresmelbourne@ljh.com.au

Website: www.ljhooker.com.au/cityresmelbourne

MICM Real Estate

- Southbank Leasing Office

178 City Road

Phone: (+61 3) 9697 8800

Website: www.micm.com.au

Ray White - Melbourne CBD

G/F, Suite 2, 333 Queen Street Melbourne

Phone: (+61 3) 8488 7870

Website: www.raywhitemelbournecbd.com.au

Stockdale & Leggo - Carlton North

783 Nicholson Street, North Carlton 3054

Phone: (03) 9388 2888

Website: www.stockdaleleggo.com.au/carlton

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.

Suggested websites to find share house accommodation:

au.easyroommate.com

www.flatmates.com.au

www.flatmatefinders.com.au

www.gumtree.com.au

www.realestate.com.au/share/flatmates

www.sharehouses.com.au

11. Cheap Furniture and Appliances

When moving into a new home, the cost of furniture can be quite expensive. There are however several ways to save on the cost of furniture:

Furniture and 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 long-term basis.

Suggested companies to find home appliance and furniture rentals:

Rent4keeps

Phone: 1300 765 697

Website: www.rent4keeps.com.au

Rentlo

Phone: 1300 959 526

Website: www.rentlo.com.au

Second Hand Furniture

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

Suggested op shops to find used home appliance and furniture:

The Salvation Army Shops

69 Bourke Street, Melbourne

Phone: (+61 3) 9663 7615

Shop 2 427 Smith

Street, Fitzroy

Phone: (+61 3) 9417 6813

42 Victoria Street, Richmond

Phone: (+61 3) 9428 3653

Brotherhood of St Laurence

Royal Arcade

Off Bourke Street Mall, Melbourne

Phone: (+61 3) 9650 1843

274 Brunswick St, Fitzroy

Phone: (+61 3) 9650 1843

Vinnies (St Vincent de Paul Society)

121 Johnston Street, Collingwood

Phone: (+61 3) 9417 4559

107 Sydney Road, Brunswick

Phone: (+61 3) 8388 7084

Online Websites and Apps

Advertisements for used (and sometimes new, or free) furniture can also often be found online. Suggested websites to find used home appliance and furniture:

Gumtree

www.gumtree.com.au

Trading Post

www.tradingpost.com.au

Ziilch

au.ziilch.com

12. Useful Contacts

There are a number of free or low-cost community services who can assist you if you are having difficulty with finding accommodation.

Tenants Union of Victoria

Tenants Union of Victoria aims to inform and educate tenants about their rights, improve conditions for tenants, improve the status of tenants and represent the collective interests of tenants in law and policy making. They provide advice, assistance and advocacy for tenants of private and public residential properties, and residents of rooming houses and caravan parks in Victoria, Australia.

Drop-in: Ground Floor, 55 Johnston Street, Fitzroy

Phone: (+61 3) 9416 2577

Website: www.tuv.org.au

Consumer Affairs Victoria

Victoria's consumer affairs regulator, helping create a competitive and fair marketplace for businesses and consumers.

By appointments only: Justice Service Centre, 444 Swanston Street, Carlton

Phone: 1300 558 181

Website: www.consumer.vic.gov.au

Study Melbourne Student Centre

The Study Melbourne Student Centre (SMSC) is a 'one stop shop' where international students in Victoria can access a range of support, information and welfare services without cost. They can be reached on a 24-hour free phone line or by visiting the office during business hours, Monday to Friday. Their services are for free and confidential.

Drop-in: 599 Little Bourke Street, Melbourne

Phone: 1800 056 449 (free from landline) or (+61 3) 8383 6401

E-mail: info@studymelbourne.vic.gov.au

Website: www.studymelbourne.vic.gov.au

Housing and Homelessness Support

Melbourne City Mission

People become homeless for a variety of reasons usually as the result of many long-standing issues such as poverty, family violence or breakdown, leaving school early, mental illness or drug and alcohol abuse. Melbourne City Mission provides support to both young people and adults, who are homeless or at risk of becoming homeless.

Support line: (+61 3) 8625 4444

Office: Frontyard Youth Services, 19 King Street, Melbourne

Phone: (+61 03) 9611 2411 or out of hours call 1800 825 955

Website: www.melbournecitymission.org.au/services/homelessness

If you have further questions about accommodation contact:

Counselling and Personal Development Centre

Phone: (+61 3) 9606 2210

Email: counselling@angliss.edu.au

Log on to [myWAI student portal](#) and click on Services > Counselling for more information.

Part Two – Money Matters

13. Financial Support (for local students only)

Centrelink provides financial support to assist with costs for students and trainees while they finish school, undertake tertiary education, or undertake an Australian Apprenticeship or traineeship. These payments usually continue during semester breaks and between courses.

AUSTUDY

Financial help to full-time students and Australian Apprentices aged 25 years or more.

Eligibility basics

- Aged 25 years or more, and
- Studying full-time in an approved course at an approved educational institution, or
- Undertaking a full-time Australian Apprenticeship or traineeship

Relocation Scholarship - for higher education (degree) students only

An annual payment to help certain students in higher education who are required to live away from their family home while studying.

Eligibility basics

- Studying full time in an approved scholarship course, and
- Receiving at least \$1 of Youth Allowance (student) basic benefit or \$1 of ABSTUDY Living Allowance in the fortnight in which the scholarship is payable, and
- A dependent person who has to live away from home to study or
- Meet specific scholarship independence criteria, and
- Starting full time study within 35 days of qualifying for the scholarship, or
- Undertaking full time study for at least 35 days after qualifying for the scholarship

Youth Allowance

Financial help for people aged 16 to 24 years who are studying full time, undertaking a full time Australian Apprenticeship, training, looking for work or sick.

Eligibility basics

- 16 to 21 years of age and looking for full time work or undertaking approved activities
- 18 to 24 years of age and studying full time
- 16 or 17 years of age and have completed year 12 or equivalent, or undertaking full time secondary study and need to live away from home in order to study, or are considered independent for Youth Allowance, or
- 16 to 24 years of age and undertaking a full time Australian Apprenticeship

For more information or to find out about other financial support programs, visit:

www.humanservices.gov.au/customer/subjects/payments-for-students-and-trainees

Young people becoming independent

If you are between 15 and 24 years of age, you may be eligible for payments and services to support you if you want to study or if you are becoming independent from your parents or carer.

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 parents' 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.

Health Care Card (for local students only)

A Health Care Card entitles you to cheaper prescription medicines under the Pharmaceutical Benefits Scheme and to various concessions from the Australian Government. You may be eligible for a Health Care Card if you get specific payments or supplements from Centrelink or the maximum rate of Family Tax Benefit Part A. For more information, visit: www.humanservices.gov.au/customer/enablers/centrelink/health-care-card/eligibility

14. Managing Money

Get your money on track

The Australian Securities & Investment Commission's (ASIC) MONEYSMART guides provide tools and tips to help you get your money on track and point you towards a better financial future. Visit www.moneysmart.com.au

Start with a budget

A budget is a reality check on your financial situation that helps you work out what money you have to buy the essentials and how much you have to play with. Their [budget planner](#) will help you map out your money for the next year.

Track your spending

Try to avoid money just slipping through your fingers. It can happen too easily with coffees, lunches and everyday small items. You can track all these purchases on your phone, using the [Track My Spend](#) app.

Pay off your debts

If you have managed to clock up some credit card debt or have taken out a loan, make sure you are still not paying off these debts in 10 years' time! Get a plan together to pay them off quick smart. Their [credit card calculator](#) tells you how much time and money you'll save by making higher repayments.

Get some savings together

Everyone needs a savings plan. Whether you are saving for a car, a holiday, a home deposit or an emergency fund to cover you if things get tough, their [savings goal calculator](#) can help you work out how much you'll need to save each week to reach your goal.

Start building your super now

Retirement might seem like a hundred years away but the best time to build your super is when you are young.

For more information, visit: www.moneysmart.gov.au/managing-your-money/get-your-money-on-track

ASIC also provide detailed financial advice for under 25s, read it here:
www.moneysmart.gov.au/life-events-and-you/under-25s

15. Budgeting

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				
Books/stationery/uniform/equipment etc.			\$800-\$1000	
Tuition Fees				
International Students				
Domestic Full-Fee Students				
Commonwealth Supported Students				
Transport Related Costs				
Public Transport Victoria				
Zone 1, 2 daily myki	\$65			
Zone 1, 2 daily travel card concession	\$20			
Car Owners				
Registration			\$700 - \$800	

Expenses	Per Week	Per Month	Per Year	'One-Off'
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		

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)				
Mobile Phone				
Medical, dental and optical				
Miscellaneous (clothing, haircuts, toiletries)				
Study Costs				
Course related books and equipment				
Computer internet				
Course fees				
Column total	= \$	= \$	= \$	= \$
	x 52	x 26	x 12	x 1
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			
Newstart Allowance			
Scholarship			
Partner's Income			
Parental Allowance			
Government Parent Allowance			
Government Pension and or Supplement			
Miscellaneous			
Total Other Income (B)		x 52	= \$
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 Income		\$
Transfer total annual expenditure from previous page	- Total annual expenditure		\$
Total income less total expenditure	= Surplus or deficit		\$

16. Counselling and Personal Development

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 be 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.

What services does the Counselling and Personal Development Centre offer?

Personal Counselling	Personal Development
<ul style="list-style-type: none"> • Relationship and family issues • Shyness and making friends • Anxiety, stress and depression • Drug-related issues • Poor sleep • Low motivation • And any other personal issue 	<ul style="list-style-type: none"> • Quitting smoking • Weight management • Life goal coaching
Study Skills	Consultation
<ul style="list-style-type: none"> • Time management • Study techniques • Exam & test preparation 	<ul style="list-style-type: none"> • Conflict resolution • Bullying and harassment • Sexual harassment

Visit [myWAI Student Portal > Services > Counselling](#) for more information on accommodation, finance support and counselling services.

This services is **free** and **confidential** to all current William Angliss Institute students.

NOTES

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