

The **Cheapskate's** guide to UNSW

Your guide to saving
money on and off campus

HECS

**STUDENT
HOUSING**

TEXTBOOKS

TRANSPORT

FOOD



A publication by
Arc @ UNSW STUDENT REPRESENTATIVE COUNCIL



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Acknowledgement of Country

The Arc Student Representative Council acknowledges the traditional custodians and rightful owners of this land, the Gadigal people of the Eora nations. We pay our respects to their elders past and present. The SRC supports the ongoing struggle of indigenous people for land rights, self-determination, reconciliation and justice. If you are reading this publication you are standing on Aboriginal land.

All political comment is authorised by James Still (Welfare Officer) Arc @ UNSW Blockhouse, UNSW 2033.



Disclaimer: The views expressed herein are not necessarily the views of Arc. Arc accepts no responsibility for the accuracy of any of the opinions of information contained in this document.

INTRO

James Still 2010 Welfare Officer Student Representative Council

So its been less than two months since we printed 10,000 copies of the Cheapskate's Guide, and we are already back with a second edition! We ran out of all 10,000 copies by the 3rd day of O-Week – a response level that amazed and excited me! Since then we've had some hugely important changes made to the Youth Allowance system, the launch of the Student Welfare Room on campus, and the setting of the world record for the most people eating noodles simultaneously!

But whilst there might be cause for some celebration, the reality is that so many students are still struggling to make it through university due to the huge financial burden placed on them from increasing rent, utilities and education-related expenses.

While the advice and information in here is probably most essential to these students, the Cheapskate's Guide is something that every student can use to cut back on unnecessary costs, rorts and exploitation in the workplace and in student housing.

Its also packed full of info about applying for government payments, as well as tips for finding affordable housing, employment and entertainment in Sydney.

But whilst the Cheapskate's Guide may indeed be the best thing ever created, it still does little to address the systemic problems in tertiary education. The value of youth allowance payments have not been increased in over a decade and are currently below the Henderson poverty line. Not to mention the inequitable eligibility criterias and red-tape when trying to access them. Our education is taking on more and more of a corporate structure, where we are seen more as profitable customers than students seeking a fulfilling and quality education.

Adding to this, the abolishment of compulsory student unionism by the Liberal Party has severely hindered the ability of students to fight for a better system and provide essential services on campus (food, childcare, legal advice, student representation to name a few).

This coming election, every student should be asking each political party what they are doing to help support students and further invest in tertiary education.

But in the meantime, get involved in the Student Representative Council on campus to help make a difference for students on campus and around Australia.

Questions/Comments?
j.still@arc.unsw.edu.au



Thanks

A huge thanks to Chris Moore for creating the previous Cheapskate's guide. Thanks to David in Student Support at Arc and SRC Office Bearers for helping me write the new material. Thanks to Nikki for finding the funding for a second print run. Thanks also to Caroline in Marketing for being patient with my constant pestering. And no matter how embarrassing, thanks to my mum for helping me with InDesign at random times of the day!

FOOD

Bringing meals and leftovers to uni is definitely the cheapest way to eat on campus. It will save you a surprising amount of money each week by being just that tiny little bit more organised. And you won't have to queue up every lunchtime!

A few tips might include:

- Avoid buying food at convenience stores. Big supermarkets are heaps cheaper and have a bigger range.
- Buy in bulk, to save money, packaging and the need to go back so often.
- Join Arc and receive regular discounts at Arc convenience stores and at many campus food outlets

Free Breakfast!

Outside the UNSW Library, weekly
Why pay for breakfast when it's free for one day every week? The Welfare Collective of the SRC provide free cereal and milk (including soy) once a week from 9-11am. Days vary each semester. Contact welfare@arc.unsw.edu.au to find out which day it is running this semester.

UNSW Food Co-op

www.thoughtfulfoods.org.au

The Food Co-op, located at the back of the Roundhouse, is a fantastic place to get ingredients and snacks. They do super-cheap organic fruit and vegie boxes every week. Prices also available online.

Markets

Buying fresh produce at the markets is not only much cheaper than what you would find at the supermarket, but you are likely to get better quality.

Kingsford Rotary Markets

Cnr Anzac Pde and Rainbow St, Kingsford
Every Sunday 9.00am-3.00pm

Paddy's Markets

Cnr Hay & Thomas Sts, Haymarket
Every Thursday to Sunday 9.00am-5.00pm

Surry Hills Markets

Shannon Reserve, Corner of Crown and Little Collins St
1st Saturday of every month,
7.00am-4.00pm

Supermarkets

Coles Randwick

148 Belmore Rd
Randwick, NSW 2031
Mon - Sat: 6am - Midnight
Sun: 8am - 10pm

FoodWorks Kensington

256 Anzac Parade
Kensington, Nsw 2033
Mon - Sat: 8am - 9pm
Sun: 8am - 7pm

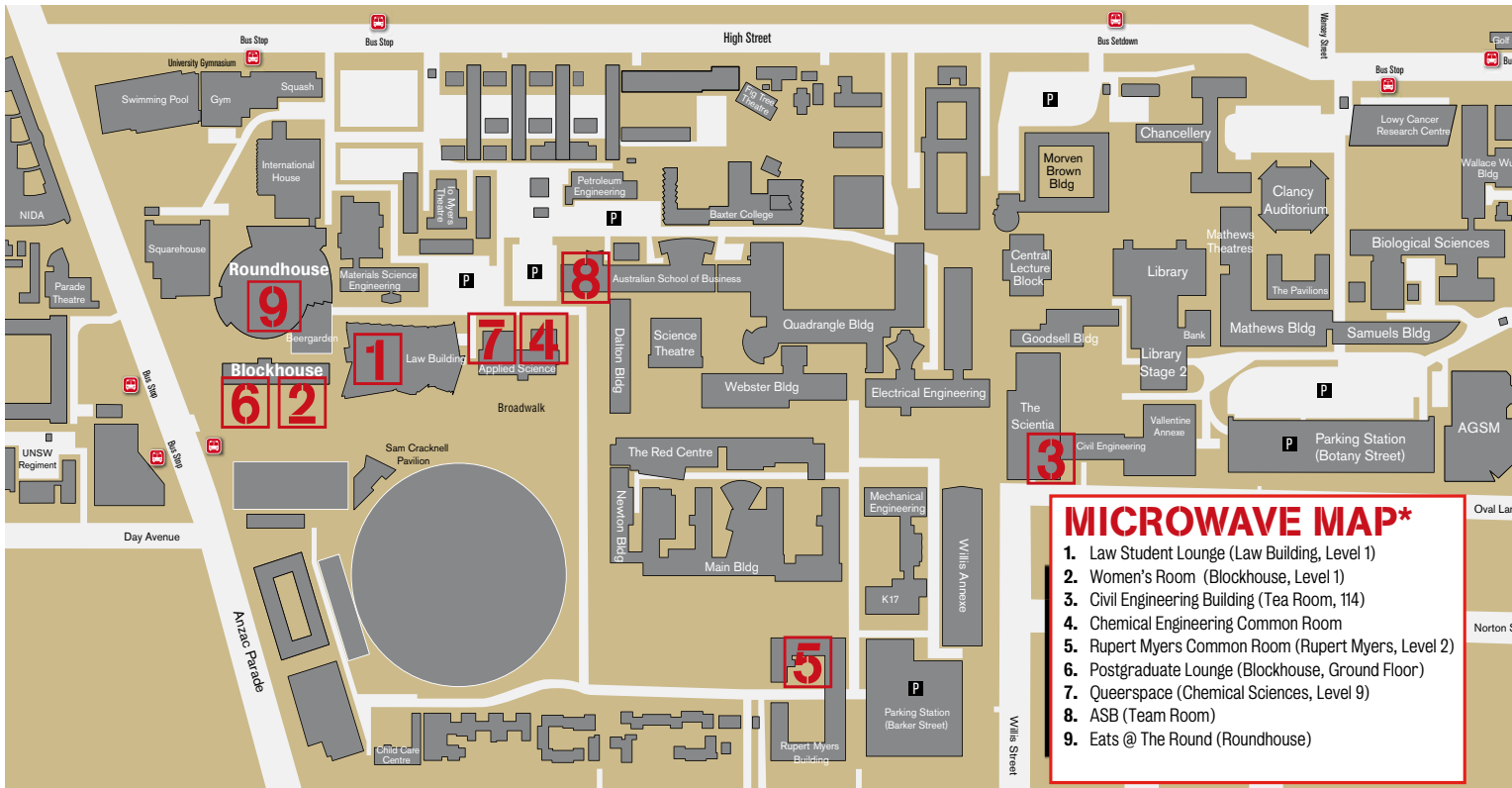
facts

One in eight students regularly go hungry as they cannot afford to eat.

For Indigenous students, that number increases to one in every four.

Source: Universities Australia

MICROWAVE MAP



- MICROWAVE MAP***
1. Law Student Lounge (Law Building, Level 1)
 2. Women's Room (Blockhouse, Level 1)
 3. Civil Engineering Building (Tea Room, 114)
 4. Chemical Engineering Common Room
 5. Rupert Myers Common Room (Rupert Myers, Level 2)
 6. Postgraduate Lounge (Blockhouse, Ground Floor)
 7. Queerspace (Chemical Sciences, Level 9)
 8. ASB (Team Room)
 9. Eats @ The Round (Roundhouse)

STUDYING

Textbooks

So, it's the start of semester and you're confronted with a book list detailing \$600 worth of textbooks you must buy.

- Buying textbooks second-hand saves a lot of money, particularly if you're only planning on using a textbook for one semester.
- Wait until the second week of uni before buying any books. Sometimes a listed textbook may not be essential, or may not be needed right at the start of semester.



Textbook Exchange

www.textbookexchange.com.au

The deals on here are amazing! You can search by campus, and then arrange to meet the seller. You can often get books at less than half price, and it's easy to search the listings.

Highly Recommended

UNSW Library

info.library.unsw.edu.au

Do you really need to own that textbook? As long as you attend the lectures and tutorials, it may be enough to visit the library every couple of weeks and photocopy the important sections. You'll save a heap of money.

You can also renew your loans, hire laptops and book group study rooms online through "Your Borrower Record".

UNSW Second-Hand Bookshop

Ground Floor, Blockhouse

www.bookshop.unsw.edu.au/secondhand.html

Tel: (02) 9385 6111 - Open 10am-3pm

Monday to Friday during semester

You can both buy and sell textbooks through the Second-Hand Bookshop.

They will buy your current texts at 35% of the recommended retail price, and sell you textbooks with at least a 30% discount on the RRP. If you want to sell your book directly to other students, you can advertise on the official noticeboards on the Basser Steps and outside the Second-Hand Bookshop – drop into the bookshop and fill in a notice.

UNSW Bookshop

Lower section of the Quadrangle building

www.bookshop.unsw.edu.au

Tel: (02) 9385 6622

Open 9am-6pm Monday to Friday and 10am-2pm Saturdays

Don't buy new textbooks. Seriously. But if you do, buy them here. You're guaranteed at least 10% off the RRP.

Stationery

UNSW Stationery Re-Use Centre

*Quad 1001a, Level 1, East Wing,
Quadrangle Building*

This place is awesome. All kinds of stationery gets donated, from in-trays to cassette tapes. The Re-Use Centre is full of folders (2-, 3- and 4-ring).

Arc Stores

Blockhouse, CLB, Quad & UNSW Village
Decent range of stationery for an on-campus store.

Officeworks

www.officeworks.com.au

Bondi Junction, 14 - 26 Ebley Street

The mother of all stationary stores! Get EVERYTHING you need from here. And keep your receipt - your purchases might be tax deductible!

Computers

Laptop Hire

The UNSW Library lets you book laptops for hire online through "Your Borrower Record"

Calculator Borrowing Scheme

Need a calculator for an exam or studying for a short time?

Just borrow one from the SRC. Go to any Arc Store on campus or to Arc reception and leave \$10 or a drivers licence as a deposit to borrow a calculator for 48 hours. All calculators are UNSW Exam Approved.

Available at Arc Stores at Quad, CLB, UNSW Village & Arc Reception

Free Study Resources

UNSW Independent Learning Centre

*Lower Ground Floor, North Wing,
Chancellery Building, Tel: 9385 2060
www.lc.unsw.edu.au*

If you want to improve your English skills, this is a great place to start. The programs run by the Learning Centre are free!

Uniwide

www.uniwide.unsw.edu.au

The University has recently made wireless internet access free. This means you can browse UNSW and non-UNSW sites from your laptop at uni. You don't even need to fill out a form anymore - visit their website for a guide.

Timetabling

Rectangles

<http://mahler.cse.unsw.edu.au/rectangles/>

This awesome auto-timetabler helps you arrange your classes around your other commitments (i.e. part-time work, child care, or just sleeping in every day).

fact

40% of full-time students and 54% of part-time students believed that the amount of paid work they were doing was negatively affecting their studies at university.

Source: Universities Australia

SHOPPING

On Campus

CompNow

Quadrangle (opposite upper level food court)

www.compnow.com.au

Buy Mac computers, laptops, iPods, etc and receive an educational discount on your purchases. Some purchases may be tax deductible, so keep your receipt!

UNSW STA Travel

Ground Floor, The Blockhouse, UNSW

Flying home for the break? Domestic and international flights at student rates. Don't forget to offset your emissions!

Online

Freecycle

www.freecycle.org

Newsflash: people give stuff away for free on the internet! This awesome series of mailing lists, means you can find people in your neighbourhood who will give you their furniture, sporting goods, and more!

Better World Books

www.betterworldbooks.com

Buy textbooks (and books of all persuasions) on this amazing, Amazon-like website. New or second hand at great prices, and a percentage of the price goes towards funding literacy programs around the world.

Shopping Centres

Eastgardens

Catch the 391, 392, 400 and 410 buses from eastern side of Anzac Pde.

Royal Randwick

Catch the 400 and 410 buses from the western side of Anzac Pde, or the northern side of High St at upper campus.

Westfield Bondi Junction

500 Oxford St, Bondi Junction (next to the Train and Bus Terminal)

Damn expensive, and well, massive! But its got a JB Hi-Fi, Target and other non-luxury shopping for the masses. Take some decent walking shoes and be prepared to use the "You are here" map guide!

Op Shops

Salvation Army

20 Gardeners Rd, Kingsford

Tel: (02) 9697 9078

St Vincent de Paul

27 Belmore Rd, Randwick

Tel: (02) 9399 8989

Mothball

3/5 Belmore Rd, Randwick

Tel: (02) 9399 7092



NoooOOOOOoooooOOOOOOO!!!

ENTERTAINMENT

Movies

Tight-arse Tuesdays

Most cinemas charge a reduced amount on Tuesdays. At some places tickets are half price. Check cinema websites for details.

Ritz Cinema

43 St Pauls St, Randwick
www.ritzcinema.com.au
Tel: (02) 9399 5722

\$9 student tickets, \$7 on Tuesdays.

Palace Cinemas

www.palacecinemas.com.au

Academy Twin

3a Oxford St, Paddington
Tel: (02) 9361 4453

Palace Verona

17 Oxford St, Paddington
Tel: (02) 9360 6099

\$12.50 student tickets, \$9 student tickets if you join their club.

Live Music

There's heaps of free and cheap gigs in Sydney. *The Brag*, *Drum Media* (grab a copy from the Roundhouse) and other street press will provide listings of who's playing when. There's also regular live music on Thursday evenings at the UniBar. See also www.drummedia.com.au

Volunteering

Many events offer free tickets if you volunteer for a few hours work. For example, music festivals such as Meredith, Peats Ridge and Big Day Out scout for volunteers every year. Get in quickly to score the best opportunities.



Theatre

Griffin Theatre Company

SBW Stables Theatre
10 Nimrod Street, Kings Cross
Tel: 1300 306 776

Every Monday the Griffin has a pay-what-you-can performance from 6.30pm. All tickets unsold at 5.30pm are available for purchase at a reduced rate (min. \$10, max. 2 per person).

Sydney Theatre Company Under 30's

Wharf 2, Hickson Rd
Tel: (02) 9250 1777
www.sydneytheatre.com.au/stced/youth-advisory-panel

The STC have introduced Under 30's tickets to every production they put on. Tickets are generally about half the normal price!

You can go to the link above to be added to the STC Youth Advisory Panel's SMS alert program, where they will message you with offers for heavily discounted tickets to STC productions!

TRANSPORT

Public Transport

UNSW is serviced by an extensive network of buses. The bus link to Central Station makes even long distance public transporting a possibility.

City to/from Kensington

The 891 express bus takes you straight from Eddy Ave at Central Station to High St at UNSW, and the 895 express takes you from Anzac Pde back to Eddy Ave. 393 and 395 services run along Cleveland St, and will take you to Railway Square at Central. 392, 394, 396, 397 and 399 go along Anzac Pde and Oxford St to Circular Quay; get off at Hyde Park to walk to Town Hall. Railway Square services to UNSW stop running at about 11pm, but Circular Quay services run all night.

Metro Bus

Prepaid bus that goes along Parramatta Rd + Anzac Parade between UNSW, UTS, USYD. Every 10mins during peak hour, 15mins offpeak. The bus is coloured red!

City to/from COFA

The 311 and 378 buses will bring you to COFA from Eddy Ave at Central. COFA is in walking distance of Town Hall station, but if you're in a rush you can catch a 392, 394, 396, 397, 399 or 380 bus from Elizabeth St up Oxford St.

Kensington to/from Airport and Bondi Junction

The 400 and 410 buses from Anzac Pde will take you to Bondi Junction. In the other direction, they'll take you to the airport (but only the ones going to Rockdale).

fact

CityRail and Sydney Buses transit officers can give you an on-the-spot fine of \$200 for not having a valid ticket

e.g. not having a current student concession card

COFA shuttle

Timetable: <http://www.transport.unsw.edu.au/transport-cofa.htm>

This free bus, operated by UNSW, runs regularly during semester. It runs between the Morvern Brown carpark at Upper Campus, and the Block F carpark at COFA.

Traveltens and Travelpasses

Traveltens will save you 25% on the price of single bus tickets. Travelpasses allow unlimited travel within a certain geographical area. See the Transport Infoline website for more information. Available at all Arc Stores (Blockhouse, Quad and CLB)

Public Transport Concessions

Most students qualify for public transport concessions, available to full-time domestic undergraduate students. However, the following categories of students are not eligible:

- International students (unless you have refugee status or are part of an approved Overseas Exchange Programme), and
- Part-time students, and
- Students enrolled in a Masters or Doctorate program, and
- Students travelling interstate.

(continued)

If you think this is unfair, please get active within the SRC to put pressure on our government to take action! Email the SRC International Student Officers at international@arc.unsw.edu.au to get involved in the campaign to bring some equality to the provision of transport concessions.

Cycling

It makes sense to cycle to uni. It's good for your health, good for the environment, and saves you money.

Use Google Maps to calculate a cycling route best for you, then print it out and take it with you!

UNSW Bike Club

<http://unswbikeclub.org.au/>

The UNSW Bike Club runs weekly repair workshops. If you've got a problem with your bike they can teach you how to fix it. You can also fix up one of their donated bikes for yourself. Ask them for information about riding to and from uni. Check their website for details.



Bike Loans

The UNSW Bike Club runs a program that lets you loan a bike for up to one year!

All you need to do is to give them a deposit of \$100 (and a photocopy your student card), and you will get a bike, helmet, a lock and lights! You can keep it for up to a year. Every month, you bring it along to a bike workshop for a check-up and maintenance. When you bring everything back, they subtract \$5/ month from your deposit, and give you the rest back.

More details: unswbikeclub.org.au

Carpooling

unsw.mycarpools.com

Do you drive to uni with empty seats in your car? UNSW has a carpooling service! You can find other people to drive with, who either have a car or are looking for a lift. It's a whiz-bang system - check it out.

Contact

Transport Infoline

www.131500.info

Tel: 131 500

UNSW Transport

www.transport.unsw.edu.au

fact

7% of all students agreed that they regularly missed classes or other study commitments because they could not afford to travel to university

Source: Universities Australia

STUDENT HOUSING

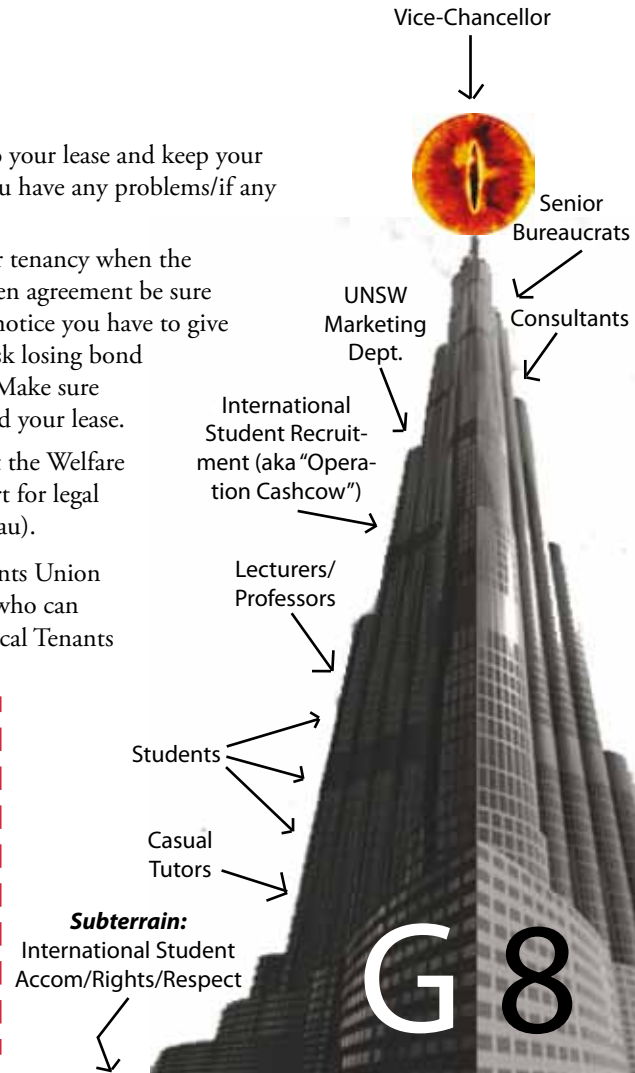
Pretty much the cheapest option for accommodation is living in a share house, but there are a few things to remember when renting with “friends”.

Here are some tips and advice, because it's a bewildering process, and though relations with friends and landlords might be fine now, things can sour quickly.

- Usually you will need to pay one month's rent in advance, plus a bond that you will get back when you move out. Get all housemates to put their names on the lease, then everyone is culpable for damage, and you won't be responsible (at least legally) for the bill.
- Make sure your landlord or agent has lodged your bond money with the NSW Office of Fair Trading Renting Services. It is illegal for them to hang onto your bond if you are a tenant (although not if you are just boarding or in Homestay). You will receive a Confirmation of Bond Lodgement notice from Fair Trading shortly after your bond has been lodged, and you can check whether it has been lodged by calling 133 220.

- Don't do anything contrary to your lease and keep your landlord/agent informed if you have any problems/if any damage is caused.
- You don't necessarily end your tenancy when the lease ends. If you have a written agreement be sure to check the number of days notice you have to give your landlord or you could risk losing bond money if you leave too early. Make sure you seek advice before you end your lease.
- For more information contact the Welfare Officer or Arc Student support for legal advice (advice@arc.unsw.edu.au).
- You can also contact the Tenants Union through www.tenants.org.au who can put you in touch with your local Tenants Advice and Advocacy Service.

fact
Staying at home is frequently a MUCH CHEAPER OPTION and should be exploited accordingly!
Source: Encyclopaedia Britannica



Boarding/lodging and homestay

If you are a boarder or a lodger or in homestay, you have far fewer rights, and you are not protected by tenancy law. You'll probably be a boarder/lodger if you don't have a lockable room, if there is a caretaker for your property or if you are supplied with essentials like toiletries or food. If you are boarding, your landlord only needs to give you 'reasonable' notice if they want to evict you, and you don't have protection against increased rents or minimum standards for the property. You can, however, leave with very little notice, and don't have the same obligations as tenants.

Rentstart

People with less than \$1000 in savings may be eligible for Rentstart Standard, which will give you an interest-free loan for 75% of your bond. If you don't receive the bond back from the landlord due to damage, etc, you still have to pay the money back. There are more payments available if you're in more dire circumstances. *Contact the NSW Department of Housing on 1300 468 746.*

Utilities

Bills

You should choose to pay your bills monthly. It makes it much easier to keep track of how much you're spending. For telephone bills, it's possible to have separate accounts for each person in the house, or to have the bill itemised. You should also consider having mobiles and premium numbers blocked, so that only local calls can be made from the phone.

Energy and Water Efficiency

Make sure you've installed energy-efficient light-globes, shower-heads and tap flow-limiters. Many companies will install them for free. They'll save the environment as well as saving you money.



Contact

- *Arc Student Support (Legal Advice and Advocacy)*
advice@arc.unsw.edu.au
Tel: (02) 9385 7700
- *NSW Department of Housing*
Level 7, 832 Anzac Parade, Maroubra
Tel: 1800 629 212
- If the Department's response does not satisfy you or they are uncooperative, get in contact with your local State Member of Parliament.
- *UNSW Accommodation*
Ground Floor, Basser College
www.housing.unsw.edu.au
Tel: (02) 9385 4985
- *Tenants' Union of NSW*
www.tenants.org.au/advice

At AUD1.8 billion dollars, 206 levels and 828m tall, the Burj Khalifa skyscraper is the world's tallest building. Rumours coming out of the Vice-Chancellor's office indicate that Fred Hilmer himself is considering a similar project for housing students (and the university bureaucracy, of course) at UNSW using unpaid Engineering and Architecture students to create the Fred Hilmer Tower of Power.

YOUTH ALLOWANCE

Are you eligible?

Youth Allowance is a government scheme that provides financial support to 'young' people who are studying. Unfortunately many of its payments are wrapped up in enormous amounts of red tape; pay-slips and birth certificates are often necessary. It can be difficult and painful to get (and keep) Centrelink payments, but the payment more than make up for the effort. Here are some tips to help you through the system. If it's all just too confusing, make an appointment to see someone at Centrelink. Take every form and document you've ever received, and your questions, and let them sort it out.

Basic requirements

You can apply for Youth Allowance if you are:

- a full-time student, or undertaking at least 75% of the full-time load (18 units of credit at UNSW),
- Have lived in Australia for over two years,
- are an Australian citizen or hold a permanent resident visa.

Dependent vs Independent

- Which one are you?

There are two ways to apply for Youth Allowance payments. The first is the 'dependent' criteria, in which your eligibility to receive Youth Allowance is based on your parents' income and assets. The second is the "independent" criteria, in which you can be considered independent of your parents' income if you have worked a certain amount of hours or earned a certain amount of money over a period of time. If you have met these targets, you are eligible for Youth Allowance payments.

Youth Allowance Estimator

www.deewr.gov.au/HigherEducation/Programs/YouthAllowance/Pages/Disclaimer.aspx

This awesome online program surveys you to give a good indication of what Youth Allowance payments you are eligible for. Highly recommended.

Applying for 'Dependent' Youth Allowance:

On March 18th 2010, the Rudd Labor Government passed substantial changes to Youth Allowance, which significantly increased the amount of income your parents can receive and still be eligible for Youth Allowance.

So you can apply for Dependent Youth Allowance if:

- Your parents' combined income is less than \$44,165
- **Important Note:** if your parents earn over this amount you can still receive Youth Allowance payments! As the parental income increases, the amount of Youth Allowance you receive (known as the 'rate of payment') goes down until your parents earn over \$140,000.
- The total value of your parents' assets is less than \$580,000 (business and farm assets are discounted by 75%)

Applying for ‘Independent’ Youth Allowance

There are a few ways to prove your independence to Centrelink to receive the full rate of Youth Allowance.

The first, and most simple, is your **age**.

- If you are over 24 then you are automatically eligible for Youth Allowance, depending on the level of your personal income and assets.
- Under the new reforms introduced by the Government, this will be progressively reduced to 23 on January 1st 2011 and 22 on January 1st 2012

The second, and slightly more complicated, is your **personal income**. You are eligible if:

- you have worked at least 30 hours a week over 18 months, in a 2 year period.

The third, and significantly more complicated is your **physical location and income**. You are considered eligible if you are:

- living in an area classified as “Very Remote”, “Remote” or “Outer Regional” according to the Australian Standard Geographical Classification (ASGC). To see if you are in one of these areas, go to www.youth.gov.au/yamap.html

- earning over \$19,352 a year over an 18 month period
- living away from home
- your parents’ combined income is less than \$150,000

You may also be able to receive independent status if you’re above school leaving age, and:

- You’re a refugee, or
- You’re an orphan, or
- It’s unreasonable for you to live at home, or
- You’re in state care, or
- You have or have had a dependent child, or
- You have been married or been in a de-facto relationship, or
- You have parents who can’t exercise their responsibilities.

Working on top of your YA payments:

- You can earn up to \$236 a fortnight in addition to your Youth Allowance payments from part-time work. Under the new Youth Allowance reforms, this will increase to \$400 from 2012.
- If you work over that amount, your payments will be reduced or cut off, depending on how far over the amount you go.

YA Scholarships

If you are on any form of Youth Allowance or other student income support you will receive a **Student Start-up Scholarship** for each year of your course. In 2010 this is valued at \$1300 and it will be increasing to over \$2128 in 2011.

If you have to relocate in order to study then you could quite probably be eligible to receive a **Relocation Scholarship** of \$4000 in the first year of study and \$1000 in subsequent years to assist with the costs of establishing accommodation.

If you are 25 and over, you can apply for Austudy (very similar to Youth Allowance) if you:

- meet residence requirements, and
- are studying at least 75% of the full-time load, and
- pass a personal and partner income and assets test.

Contact

For any questions about Youth Allowance, contact Arc Student Support at advice@arc.unsw.edu.au

STUDENT WELFARE ROOM

The Student Welfare Room is a place that all students can use for a range of reasons. It aims to reduce the cost of studying and eating at UNSW. It features

- **Free cereals + milk (including soy + skim)**
- **Free bread (for toast and sandwiches)**
- **Free coffee + tea**
- **Microwave (for reheating your meals)**
- **Sandwich toaster**
- **Fridge**
- **Couch**
- **Bed (for having a nap between classes)**
- **Table + chairs**
- **Filtered water**
- **And more!**

The room opened during O-Week 2010 and has been extremely popular with students since then. So check it out, its located at:

**SRC Wing, Level 1, The Blockhouse
(next to the Roundhouse)**

Just ask for an access card from Arc reception (its quick and easy!)



MONEY

Tax Returns

You will need to lodge a tax return by October 31st every year if:

- You earned over \$6000 in the last financial year (July to June).
- You paid as-you-go tax while you were earning, but earned under \$6000, in which case you'll get it all refunded.
- You earned less than \$6000 but you are a non-resident. All international students must lodge a tax return if they earn money in Australia, but if you're studying a course for longer than six months you're considered a resident for tax purposes.

Getting a Tax File Number (TFN)

You need a TFN, or else you'll be taxed at the maximum threshold which is 45 cents in every dollar. Apply at ATO office or online at: www.ato.gov.au

fact

40% of all students studying full-time have an annual income of less than \$10,000

Source: Universities Australia

TaxHelp

www.ato.gov.au/individuals/content.asp?doc=/content/9172.htm

TaxHelp is a program run by the Australian Taxation Office that provides assistance to people who earn less than \$35,000, as long as they meet certain criteria (like not having sold shares, or owned a rental property). Check the website for the full criteria. It runs between July and October, so call the ATO as soon as you get the paperwork from your employer.

Banking and Loans

Student Bank Accounts

Most banks offer students bank accounts with reduced costs and fees. Many banks charge no annual fees for these accounts and provide free MasterCard or Visa debit cards (different from a credit card - you can only spend your own money!). Just be sure to provide them a Student ID once a year or they might start charging you (as this writer found out the hard way, thanks a billion for that St George!).

UNSW Interest-Free Student Loans

<https://my.unsw.edu.au/student/atoz/StudentLoans.html>
studentcentral@unsw.edu.au
Tel: (02) 9385 8500

Loans are for up to \$1500, but in some circumstances loans of \$4000 may be available. Loans of up to \$300 must be repaid within 2 months, up to \$500 repaid within 6 months, and up to \$1500 repaid within 12 months. Available to domestic UNSW students who have completed one semester, are in good academic standing and don't have any current debt to UNSW. You may have to supply a guarantor (someone who will pay back your loan if you can't). For loans of over \$200 you will have to supply documentation, including bank statements and pay slips.

If you fail to make repayments, the University will terminate the loan and initiate legal proceedings. Make sure you negotiate a realistic repayment schedule!

EMPLOYMENT

Finding a good job and knowing your rights can mean more money, more time for your social life, and a better time while you're at uni.

It sucks that students have to work and study concurrently. 70% of full-time students are employed during the academic year and many find it difficult to balance the two commitments.

Keep in mind that UNSW does not consider work commitments to be grounds for special consideration or non-attendance (unless in exceptional circumstances).

You need to make sure that your work commitments don't clash with your classes, and that they allow you the time to study for your subjects and complete your assignments.

Your rights at work

Part-time or casual work is an unfortunate reality for many students. Unscrupulous employers often exploit your lack of

experience in the workplace and your limited knowledge of your rights at work. It's vital that you know your rights at work, and what to do if your rights aren't upheld.

The situation isn't made any easier by Australia's complex workplace laws. If you try to navigate the industrial relations system yourself, you're likely to miss something. You're much safer joining a union, which exists to provide information and assistance to its members.

You have the right to be:

- Paid fairly and regularly for the work that you have done;
- Treated fairly and with respect in your place of work, and not experience discrimination or harassment;
- Be safe from health hazards at work, and
- To join a union. You cannot be pressured into joining or not joining a union, and you cannot be dismissed if you are a member.

Finding a job



Arc @ UNSW

www.arc.unsw.edu.au/Jobs.aspx
(and in Blitz magazine)

Lots of rewarding, enjoyable and student-focused jobs available in Arc are listed here. Nothing better than a job on campus!

UNSW Careers and Employment

www.careers.unsw.edu.au
Tel: (02) 9385 5429

They will provide you with free help to look for work in Sydney and beyond!

National Employment Standards

Most employees in Australia are now covered by the national workplace relations system overseen by Fair Work Australia. If you work for a state or local government, you will still be covered by the state system.

The national system provides a minimum set of standards which operate in conjunction with 'awards' or individual workplace agreements. If you are a full or part time employee, your employer must provide these standards as a minimum:

- Maximum weekly hours of work – 38 hours per week, plus reasonable additional hours.
- Requests for flexible working arrangements – allows parents or carers of a child under school age or of a child under 18 with a disability, to request a change in working arrangements to assist with the child's care.
- Parental leave and related entitlements
- Long service leave

fact

23% of full-time students regularly miss classes and other study commitments to attend paid employment

Source: Universities Australia

- Annual leave – 4 weeks paid leave per year, plus an additional week for certain shift workers.
- Personal / carer's leave and compassionate leave
- Community service leave
- A paid day off on a public holiday, except where reasonably requested to work.
- Notice of termination and redundancy pay – up to 4 weeks notice of termination and up to 16 weeks redundancy pay, both based on length of service.
- Provision of a Fair Work Information Statement

Casual employees

If you are a casual employee, you have fewer rights and protections:

- two days unpaid carer's leave and two days unpaid compassionate leave per occasion
- maximum weekly hours
- community service leave (except paid jury service)
- to have a day off on a public holiday, unless reasonably requested to work by the employer
- provision of the Fair Work Information Statement.

Unpaid Trial Work

Unpaid trial work is what happens when you apply for your job and the employer asks you to do a couple of shifts for free, to 'check if you're right for the position'. It's common practice in hospitality and retail. Unpaid trial work is illegal. You have a legal right to be paid for the work you do.

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EMPLOYMENT (cont.)

Unpaid Out-Of-Shop Hours

Some employers, particularly in retail, will only pay workers for the hours that the shop is open for business. This can mean up to an hour a day spent opening and closing the shop (cleaning etc.) that you're not being paid for. This is illegal – you have a legal right to be paid for every hour you work.

Unions

Unions are there to protect and advance your rights at work. There are unions for most sectors of the workforce, and you have the legal right to join a union. Joining a union is an investment in your pay and conditions – employees are in a stronger bargaining position when they work together.

A union will generally take a small membership fee, but you can claim it as a tax deduction.

Contact the ACTU Hotline (see across page) for more info.

Work and Centrelink

If you are receiving Youth Allowance/ Austudy/Abstudy, you can earn up to \$236 per fortnight before your Centrelink payments start decreasing. If you earn less than \$236 some fortnights, your 'income bank' grows, allowing you to earn more than \$236 in other fortnights without your payments being reduced.

What is Arc?

Arc @ UNSW is the body on campus that is run by students, for students. It runs services like free legal advice, student support and fun activities like O-Week, the UniBar and Oktoberfest.



UNSW Student Life

Contact

Kingsford Legal Centre

www.law.unsw.edu.au/centres/klc

Tel: (02) 9398 6366

This is a centre providing legal advice, including on employment.

Australian Council of Trade Unions

www.actu.asn.au

Tel: 1300 4 UNION (86466)

The ACTU will put you in touch with the appropriate union for your area of employment, or simply give you advice

Arc Student Support

(Legal Advice and Advocacy)

advice@arc.unsw.edu.au

Tel: (02) 9385 7700

James Still

2010 SRC Welfare Officer

welfare@arc.unsw.edu.au

If you prefer to speak to your elected representative about your employment rights, email me!

HEALTH

Staying healthy while studying

Medicare Card

With one of these, you can see a doctor without having to pay (if the doctor bulk bills). To get one, go to your local Medicare office. The Uni health service bulk bills. Even if the local doctor doesn't, the government subsidises some of the cost.

UNSW Health Service

Ground Floor, East Wing, Quadrangle Building, Tel: (02) 9385 5425
Mon-Thurs: 8.30am-5.30pm
Friday: 8.30-5pm

This is a general practice, with male and female doctors, part-time psychiatrists and orthopaedic surgeons. They bulk-bill, meaning you don't have to pay.



UNSW Counselling Service

Level 2 East Wing Quadrangle Building
www.counselling.unsw.edu.au
counselling@unsw.edu.au
Tel: (02) 9385 5418

The Counselling Service offers free counselling to all UNSW students and staff.

Overseas Student Health Cover

For international students it is a visa requirement to maintain health cover while in Australia. It might be useful for students to do research before signing a health cover deal. There are four main companies that provide health cover for international students: BUPA, Medibank, OSHC Health cover (Worldcare), and AMP.

Sexual Health

STI Check-Ups

Regular STI testing, especially when you change partners, is a very good idea. Medicare will provide for free STI testing (except for AIDS) and the Health Service bulk bills, so you've got no excuse.

Pap Smears

This is yet another service covered by Medicare - it's free! If you're female, it's recommended that you get a pap smear test within six months of becoming sexually active, or once you turn eighteen, and every two years after that. Pap smears are very quick and easy procedures, and are only slightly uncomfortable. The test will detect any cervical cancer before it develops.

Free Condoms and Dental Dams

These are available from Contact, as well as from the Women's Room (if you're a woman), and the Queer Space.

Cervical Cancer Vaccine

Visit your local GP to get this vaccine, which protects you against one of the most common cancers in females.

Health Care Cards

Check with Centrelink for details

If you have a low income while you are studying you might be eligible for a Health Care Card. This allows for health and basic living cost concessions such as discounts on some medicines and on bills.

RURAL & REGIONAL

Rural/Regional Mentoring Program

www.counselling.unsw.edu.au/for-students/peer-mentoring/

UNSW Counselling offers a mentoring for Rural and Regional students. Also feel free to book in and see a counsellor to discuss absolutely anything on your mind. Contact the counselling service or email peermentoring@unsw.edu.au for more details.

INDIGENOUS@arc.unsw.edu.au

Nura Gili Student Centre

www.nuragili.unsw.edu.au
47 Botany Street, Randwick

For Indigenous students, the Nura Gili Student Centre provides computing and printing facilities, and assistance on issues including student administration, academic support, housing and accommodation assistance, and scholarship and cadetship assistance.

Welfare Department

welfare@arc.unsw.edu.au
9385 7700

If you are experiencing any issues with accessing university services, having trouble finding accommodation in Sydney, or severely struggling to make ends meet, you should email or call the Welfare Department of Arc. We will do everything we can to help you out and stay in university.

ABSTUDY

If you are an Aboriginal or Torres Strait Islander student, are enrolled full time in an approved course of study and normally living in Australia, the chances are you will be eligible for government payments. Contact Arc Student Support at advice@arc.unsw.edu.au or email the SRC Indigenous Officers (email shown above).

STUDENTS WITH DISABILITIES

disabilities@arc.unsw.edu.au

Disability Resource Room

Level 2, UNSW Library

You must register with the Student Equity and Disabilities Unit to gain access to this room, but when you do, you get access to:

- computers, printer and scanner with large print display monitors and accessories
- a telephone for internal calls
- ergonomic desks and chairs
- a workbench
- access to the resting room
- lockers

Disability & Welfare Room

Level 1, The Blockhouse, Kensington Campus
Just ask for a visitors card from Arc Reception.

This room is run by the SRC and is designed for both students with disabilities and students undergoing financial hardship. The room is equipped with a kitchen, microwave, table, couch, bed and access to computers. It will also be stocked with some basic food. Stop by for a break out of your day in a relaxing, quiet and sociable atmosphere.

WOMEN@arc.unsw.edu.au

UNSW Women's Space

*Level 1, Blockhouse,
Kensington Campus*

This newly refurbished space is for female-identifying students. It offers a safe and secure environment, as well as a kitchenette, study facilities, a computer with internet and a phone. It also includes a bed and a couch to get some rest during your day on campus.

Pregnancy Counselling

*The Bessie Smyth Foundation
Tel: (02) 9649 9744
Family Planning Australia
Tel: 1300 658 886*

These services will provide free information on all three possible options that follow an unplanned pregnancy - abortion, adoption or having a child. They will then work with the woman's own values to drive her own decision.

Coogee Women's Ocean Pool

*Grant Reserve,
Beach Street,
Coogee
Cost: 20c!*

This beautiful ocean water pool is reserved solely for women and children.

INTERNATIONAL STUDENTS

international@arc.unsw.edu.au

SRC International Students Collective

international@arc.unsw.edu.au

The International Students Collective provides representation, advocacy and information relevant to international students and runs campaigns aimed at promoting and improving the rights of international students. It's also a great place to meet other international students and get engaged in university life on campus!



QUEER/LGBTI

queer@arc.unsw.edu.au

Queerspace

*www.queer.unsw.edu.au
Room 920, Level 9, Chemical Sciences
Building. Open during collective meetings
or by picking up a key from Arc Reception.*
This space, run by the SRC is designed to be a safer place for queer-identifying students to hang out, play games, discuss their sexuality, heat up a meal or just sit back and play the Xbox!

ALLY@UNSW

*www.studentequity.unsw.edu.au/content/
Ally.cfm*

ALLY@UNSW is an active network that meets regularly to discuss issues, host guest speakers and events, and remain in touch with queer issues that impact on staff and students at UNSW.

Relationship Recognition

Centrelink now legally recognises same-sex relationships as partners when applying for, or receiving, Centrelink payments. For more info, send an email to the above address.



GET INVOLVED!

Seen important freebies that we missed?

Got a passion for social justice?

Got a yearning to be an activist?

Come along to the next Welfare Collective meeting!

We meet every week in Training Room 1 of the SRC, Level 1, The Blockhouse. Meeting time varies every semester.

For more details email:

James Still

2010 Welfare Officer

welfare@arc.unsw.edu.au