The Impact of Visa Restrictions and Entitlements for Young People who Come to Live in Victoria

AUGUST 2011 | WWW.CMY.NET.AU | INFO@CMY.NET.AU
The Centre for Multicultural Youth (CMY) is a community based organisation that advocates for the needs of young people from refugee and migrant backgrounds.

In supporting young people, CMY combines policy development and direct service delivery within a community development framework. This approach gives CMY strong connections with young people and their communities while enabling positive change on a local, state and national level.

For more information about the work of CMY, see www.cmy.net.au
Acknowledgements

This paper could not have been developed without the assistance of a number of people from various agencies. Particular thanks are due to:

» The Reconnect teams at the Centre for Multicultural Youth.
» Ibasi Ohide, Project Officer, Multicultural Services Branch, Medicare and Specialist Services Division, Centrelink.
» Jacinta Daly, Centrelink International Services.
» Margie Pickersgill, Multicultural Services Officer, Centrelink, Springvale/Dandenong/Cranbourne.
» Soha Kalek, Multicultural Services Officer, North West Metro Centrelink.
» Goran Angeleski, CALD Youth Development Officer, Wyndham City.
» Wesa Chau, Australian Federation of International Students Inc.
» Kathryn Teede, Lawyer, Registered Migration Agent MARN 0853030 and Senior Immigration Consultant.
» Katrina Peach, Partnership Broker (Refugee & CALD Communities), South East Local Learning and Employment Network, Melbourne.
» Kelley Doyle and Daniela Franz, ESL Youth Support Officers, Youth Transitions Unit, Victoria University, Melbourne.

» May Lam, Policy Director, Jobs Australia, Melbourne.
» Gavin Ackerly, Coordinator, Employment Program, Asylum Seeker Resource Centre, Melbourne.
» Chantelle Burns, Team Leader, Asylum Seeker Resource Centre, Melbourne.
» Kalliopi Mavromatis, BDU Manager, Northern Region, AMES.
» Maria Axarlis-Coulter, Manager Cultural Diversity and Inclusion, Centrelink Area North Central.

This paper was developed in 2010–2011 through funding provided by the Victorian Office for Youth.

Research and Writing:
Deborah Lawson and Sophie Dutertre

COVER IMAGE BY MIKE COUGH:
www.flickr.com/mikecough via www.creativemts.com
ACKNOWLEDGEMENTS.................................................................................................................. 4
LIST OF COMMONLY USED ACRONYMS ...................................................................................... 6
GLOSSARY ..................................................................................................................................... 6
INTRODUCTION .............................................................................................................................. 7

YOUNG PEOPLE FOR WHOM SUPPORT IS AVAILABLE IMMEDIATELY ........................................ 8

REFUGEES AND SPECIAL HUMANITARIAN ENTRANTS ............................................................ 8
OFFSHORE: VISA SUB-CLASSES 200-204 ....................................................................................... 9
ONSHORE: PROTECTION VISA (CLASS XA) (SUBLASS 866) ....................................................... 9
CASE STUDY: CENTRELINK PILOT PROJECT ............................................................................. 11
INFORMATION BOX: JOB SERVICES AUSTRALIA ...................................................................... 12

YOUNG PEOPLE FOR WHOM THERE IS A WAITING PERIOD FOR SUPPORT .................................. 13

REMAINING RELATIVE (115) AND ORPHAN RELATIVE (117) VISAS ........................................ 13
TEMPORARY SPOUSE VISAS (309) ............................................................................................. 18

YOUNG PEOPLE WITH LIMITED AVENUES FOR SUPPORT ....................................................... 21

NEW ZEALAND CITIZENS (SPECIAL CATEGORY VISA SUB-CLASS 444) ......................................... 21
CASE STUDY: YOUNG PERSON FROM A REFUGEE BACKGROUND
ON A NON-PROTECTED SCV (444) ............................................................................................ 22
CASE STUDY: YOUNG PERSON FROM A DIVERSE BACKGROUND
ON A NON-PROTECTED SCV (444) ............................................................................................ 23

INTERNATIONAL STUDENTS ........................................................................................................ 24
CASE STUDY: INTERNATIONAL STUDENT ................................................................................ 24

ASYLUM SEEKER ON BRIDGING VISAS .................................................................................... 26
CASE STUDY: ASYLUM SEEKERS ON BRIDGING VISAS .......................................................... 28

APPENDIX: COMMONWEALTH ASSISTANCE AVAILABLE FOR TERTIARY STUDENTS ............ 29
**LIST OF COMMONLY USED ACRONYMS**

<table>
<thead>
<tr>
<th>AEMP</th>
<th>Adult Migrant English Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>BVA</td>
<td>Bridging Visa ‘A’</td>
</tr>
<tr>
<td>DIAC</td>
<td>Department of Immigration and Citizenship</td>
</tr>
<tr>
<td>ELC</td>
<td>English Language Centre</td>
</tr>
<tr>
<td>ELS</td>
<td>English Language School</td>
</tr>
<tr>
<td>FTB</td>
<td>Family Tax Benefit</td>
</tr>
<tr>
<td>HACC</td>
<td>Home and Community Care</td>
</tr>
<tr>
<td>HSS</td>
<td>Humanitarian Settlement Services</td>
</tr>
<tr>
<td>JSA</td>
<td>Job Services Australia</td>
</tr>
<tr>
<td>LLP</td>
<td>Language, Literacy and Numeracy Program</td>
</tr>
<tr>
<td>SCV</td>
<td>Special Category Visa (for New Zealand citizens on visa sub-class 444)</td>
</tr>
<tr>
<td>SGP</td>
<td>Settlement Grants Program</td>
</tr>
<tr>
<td>TIS</td>
<td>Translating and Interpreting Service</td>
</tr>
</tbody>
</table>

**GLOSSARY**

**AMEP: Adult Migrant English Program**
The AMEP provides free English language courses and education about Australia, its people and its customs to eligible migrants and humanitarian entrants.

**HACC: Home and Community Care**
The HACC Program is Victoria’s principal source of funding for services for people whose capacity for independent living is at risk, or who are at risk of premature or inappropriate admission to long-term residential care.

**HSS: Humanitarian Settlement Services**
The HSS program assists humanitarian entrants in their early settlement period in Australia. HSS provides a suite of services through a coordinated case management model, which may include: on arrival reception and induction; assistance with locating short term and long term accommodation; information about and referral to mainstream agencies and to other settlement and community programs; and an onshore orientation program. HSS replaces the Integrated Humanitarian Settlement Strategy (or IHSS). AMES is the lead agency for delivering HSS in Victoria.

**LLP: Language, Literacy and Numeracy Program.**
The LLNP is a program that helps eligible participants build their speaking, reading and/or writing skills to help them find work.

**SGP: Settlement Grants Program**
The SGP is a Federal Government grant program which provides funding to organisations to help new arrivals settle in in their first five years in Australia. The SGP in 2011–12 funds Generalist and Specialist services. Generalist Services comprise those focused on ‘Orientation to Australia’ and ‘Participation in Australian society’. Specialist services include immigration assistance, housing services and ethnic-specific funding for newly-arrived communities.

**TIS: Translating and Interpreting Service**
The TIS is an interpreting service, provided by DIAC, for people who do not speak English and for the English speakers who need to communicate with them.
In particular, some young people who arrive in Victoria with refugee-like experiences may have fewer entitlements or longer waiting periods for support, depending on their visa status, than do young people who arrive through the Humanitarian Program.

Some examples include:
» Young people on Orphan Visas over the age of 16 do not get the same access to Centrelink support, as do Australia-born orphans, until two years after arrival, despite being Permanent Residents.
» Young people seeking asylum have very limited access to employment services such as Centrelink or Job Services Australia agencies.
» Young people who hold New Zealand passports, including those from refugee backgrounds, do not have access to Centrelink benefits.

As a result of these discrepancies, services are often confused, and young people frustrated. Many Victorian agencies have reported a lack of clarity about the various visas and entitlements.

This paper was compiled in response to their concerns. It outlines some of the visas that young people of migrant and refugee backgrounds may hold, and what entitlements and restrictions accompany such visas.

The information contained in this paper has been checked and clarified to the best of our ability. We hope that this paper will assist service providers in some part to better support the newly-arrived young people with whom they work.

We have divided the paper in to three sections:
» the first deals with young people who receive support immediately upon the granting of their visa (or upon arrival in Australia);
» the second concerns those who are subject to waiting periods for significant entitlements upon the granting of their visas; and
» the third section outlines visas that only offer very limited avenues for support.

See www.centrelink.govt.au for further information about each of the Centrelink Payments and Benefits discussed in this paper.
**Introduction**

Young people who are granted visas through Australia’s Humanitarian Program automatically become Permanent Residents and have the same entitlements to social security, government-funded support and other benefits and services as do all Australian Permanent Residents.

**Visa sub-classes**

For the purposes of this paper, young people who hold the following sub-classes of visa are jointly called ‘humanitarian arrivals’.

**REFUGEES** (200)

**SPECIAL HUMANITARIAN ENTRANTS** (201-204)

**ONSHORE PROTECTION VISAS** (866)

**REFUGEES AND SPECIAL HUMANITARIAN ENTRANTS**

The United Nations (UN) 1951 Convention Relating to the Status of Refugees, to which Australia is a signatory, defines refugees as people who:

“are outside their country of nationality or their usual country of residence; and are unable or unwilling to return or to seek the protection of that country due to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion…”

If a person is found to be a refugee, Australia is obliged under international law to offer support and ensure the person is not sent back unwillingly to their country of origin. The Humanitarian Program fulfils some of Australia’s obligations to provide protection under international law and is divided into an onshore and offshore stream.

The offshore (resettlement) component offers resettlement for people outside Australia who are in need of humanitarian assistance. Young people who come to Australia under the offshore stream are recognised as refugees or special humanitarian entrants and are granted permanent residence before arriving in Australia. They have often spent many years in a third country and/or refugee camps.
OFFSHORE: VISA SUB-CLASSES 200–204

The Refugee and Special Humanitarian Program visa sub-classes are:

200: Refugee This visa is for people who are subject to persecution in their home country and are in need of resettlement. The majority of applicants who are considered under this category are identified by the United Nations High Commissioner for Refugees (UNHCR) and referred to the Australian Government by the UNHCR.

201: In-country Special Humanitarian This visa offers resettlement to people who have suffered persecution in their country of nationality or usual residence and who have not been able to leave that country to seek refuge elsewhere.

202: Global Special Humanitarian The Special Humanitarian Program (SHP) visa is for people who, while not being refugees, are subject to substantial discrimination and human rights abuses in their home country. People who wish to be considered for a SHP visa must be proposed for entry by an Australian citizen or Permanent Resident over the age of 18, an eligible New Zealand citizen or an organisation operating in Australia.

203: Emergency Rescue This visa offers an accelerated processing arrangement for people who satisfy refugee criteria and whose lives or freedom depend on urgent resettlement.

204: Woman at Risk This visa is for female applicants, and their dependents, who are subject to persecution or are of concern to the UNHCR, are living outside their home country without the protection of a male relative and are in danger of victimisation, harassment or serious abuse because of their gender.

ONSHORE: PROTECTION VISA (CLASS XA) (SUB-CLASS 866)

The onshore (asylum or protection) component of Australia’s Humanitarian Program offers protection to people who are already in Australia when they apply for protection, e.g. asylum seekers who arrive by plane or boat on temporary visas or without visas. Asylum seekers must meet the refugee definition in the UN Convention to be offered onshore protection (Protection Visa (Class XA) (Sub-class 866)).

Entitlements available immediately

» Permanent residence.
» Unrestricted work rights.
» Eligible for all Centrelink main payments and services: no two-year waiting period.
» ‘Fully-Eligible’ for job seeker assistance from Job Services Australia (JSA).²
» Eligible for Public Housing and Bond Loan Scheme.
» Eligible for Home and Community Care (HACC) services.
» Eligible for Medicare card.
» Eligible for all settlement services: Humanitarian Settlement Services (HSS), Settlement Grants Program (SGP) and Translating and Interpreting Service (TIS).

» Eligible for all language services:
  » Free document translation at Adult Migrant English Programme (AMEP);
  » 510 hours of free English language classes at AMEP and an additional 400 hours for those on visa sub-classes 200-204;
  » English Language Centres and Schools (ELC’s and ELS’s); and
  » Language, Literacy and Numeracy Programme (LLNP).
» Eligible for Commonwealth supported (and full-fee paying) places in higher education and HECS and FEE-Help.²
» Can sponsor overseas relatives for residence.
How many young humanitarian arrivals settle in Victoria?

In 2010-11, there were 1,058 young humanitarian arrivals (aged 12 to 24 years) who settled in Victoria. Over the past five (financial) years, 5,892 young humanitarian arrivals have arrived in Victoria. See the graph below for a breakdown of the number of young humanitarian arrivals by visa sub-class and year.

Humanitarian youth arrivals (12–24 years) to Victoria by visa subclass, 2006–07 to 2010–11

<table>
<thead>
<tr>
<th>Year</th>
<th>In-country (201)</th>
<th>Woman at Risk (204)</th>
<th>Protection (866)</th>
<th>Refugee (200)</th>
<th>Special Humanitarian Program (202)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006–07</td>
<td>1,200</td>
<td>600</td>
<td>300</td>
<td>200</td>
<td>200</td>
</tr>
<tr>
<td>2007–08</td>
<td>1,200</td>
<td>600</td>
<td>300</td>
<td>200</td>
<td>200</td>
</tr>
<tr>
<td>2008–09</td>
<td>1,200</td>
<td>600</td>
<td>300</td>
<td>200</td>
<td>200</td>
</tr>
<tr>
<td>2009–10</td>
<td>1,200</td>
<td>600</td>
<td>300</td>
<td>200</td>
<td>200</td>
</tr>
<tr>
<td>2010–11</td>
<td>1,200</td>
<td>600</td>
<td>300</td>
<td>200</td>
<td>200</td>
</tr>
</tbody>
</table>

In 2010-11, there were 1,058 young humanitarian arrivals (aged 12 to 24 years) who settled in Victoria. Over the past five (financial) years, 5,892 young humanitarian arrivals have arrived in Victoria. See the graph below for a breakdown of the number of young humanitarian arrivals by visa sub-class and year.

2. See table in the appendix for more information about Commonwealth assistance available to Commonwealth supported, fee paying and overseas students, based on citizenship or residency status.
Some Centrelink offices (for example, in Hume) offer (pilot) specialist Refugee Youth Services which aim to address issues faced by young refugee jobseekers (16-24 years) leading to increased social and economic participation, as well as building community capital. Young refugee job seekers are eligible if:

» They’ve been receiving Newstart or Youth Allowance for more than 12 months, and/or;
» They’ve participated in another training or employment program without achieving the intended outcome.

This model evolved from dialogue with young refugee jobseekers and local government and the community sector. Young refugees identified employment and education as their highest priority but required more support in getting employment and awareness of the available services to assist them. Young refugees indicated that they wanted:

» Personalised assistance
» Ongoing support
» One-to-one servicing.

The role of the Refugee Youth Services Coordinator is to:

» Provide personalised assessment of social and economic barriers in conjunction with other relevant partners;
» Tailor an individualised pathway of interventions that specifically meets the individual needs and addresses any identified barriers;
» Develop a personalized plan based on overcoming or minimizing the impact of these barriers;
» Broker the necessary services required to achieve the agreed outcomes within the plan;
» Facilitate progression along that pathway in agreed programs and activities through personal interventions as required and supporting their transition from one service to another; and
» Take a key role alongside relevant providers in coordinating services for the young people.

CASE STUDY
CENTRELINK PILOT PROJECT

Fully-eligible job seekers are eligible for stream services, with eligibility for a particular stream dependent on their level of disadvantage as determined by the Job Seeker Classification Instrument or, where required, a Job Capacity Assessment.

» Job seekers who are work ready will be referred to Stream 1

» Job seekers with relatively moderate barriers to employment will be referred to Stream 2

» Job seekers with relatively significant barriers to employment will be referred to Stream 3

» Job seekers with severe barriers to employment will be referred to Stream 4.

Each stream will have a work experience phase, although job seekers can participate in work experience activities at any time. Services within each stream will be tailored to the individual needs of each job seeker.

Irrespective of the stream JSA providers will:

» conduct an initial interview—JSA providers will assist the job seeker to prepare a resume and advise them about local labour market opportunities, job search methods and access to the training opportunities;

» work with the job seeker to develop an Employment Pathway Plan (EPP);

» have regular face-to-face contact with the job seeker unless there are exceptional circumstances; and

» monitor the job seeker’s attendance at appointments and participation in activities such as education or training and work experience, as set out in a job seeker’s EPP.

JSA providers must also deliver the following to stream one job seekers, and may deliver to streams 2 to 4 job seekers if appropriate:

» A skills assessment —an assessment to determine what work or educational skills and experience a job seeker currently possesses, and to identify and develop strategies for the job seeker to obtain sustainable employment.

» Intensive Activity—these activities will be relevant to the individual job seeker and designed to improve their ability to get and keep a job. Intensive activities may include skills training, support overcoming barriers to employment, work experience, the LLNP, the AMEP, or training in job search techniques.

---

**Young people for whom there is a waiting period for support**

**Introduction**

New migrants to Australia generally do not have immediate access to social security payments from Centrelink. There is typically a two-year waiting period for newly-arrived residents – even for those who are granted permanent residence upon entry to Australia. The purpose of the waiting period is to ensure migrants support themselves during their initial settlement period, or are supported by their sponsors.

There are a number of exemptions from the 'Newly Arrived Resident’s Waiting Period', including for family members of Australian citizens and people who are granted humanitarian visas (see section one); however, many newly-arrived young people who arrive on migrant visas with refugee-like experiences are not eligible for these exemptions and must complete the two-year waiting period before being able to access the main social security payments.

There are no waiting periods for family payments which help with the cost of raising children e.g. Family Tax Benefit (FTB), Double Orphan Benefit and Child Care Benefit.

Migrants also have immediate access to health care under Medicare Australia (free public hospital care, help with the cost of out-of-hospital care, and subsidised medicines).

---

**Visa sub-classes:**

**REMAINING RELATIVE (115)**

**ORPHAN RELATIVE (117)**

**SPOUSE: TEMPORARY (309)**

---

**REMAINING RELATIVE VISAS (115) AND ORPHAN RELATIVE (117) VISAS**

REMAINING RELATIVE VISAS (115) allow people whose only near relatives are usually resident in Australia to live in Australia as Permanent Residents, if they’re sponsored by an eligible relative (or a relative’s eligible partner) and have someone to provide an Assurance of Support (assurer).

A child, young person or adult is eligible for this visa if:

> He or she has a sibling, parent (or step-equivalent) who is an Australian citizen, Permanent Resident or eligible New Zealand citizen in Australia;

> He or she (and his or her partner, where applicable) has no siblings, non-dependent children, parents (or step-equivalents) other than those in Australia.

Sponsors must give a written undertaking to provide support, accommodation and financial assistance for the Remaining Relative, and any accompanying family members, for their first two years of residence in Australia. Assurers (who can be the sponsor or another person) must be prepared to provide financial assistance to the Remaining Relative and any accompanying family members, so they do not need to rely on any government forms of support for two years; they are legally responsible for repaying any recoverable social security payments made to the applicant or their accompanying family members in the first two years.

---


6 These family payments are not to be confused with the Parenting Payments, which have a qualifying residence requirement of 104 weeks (different from the ‘Newly Arrived Resident’s Waiting Period’).

7 Partners and other family members may be included in Remaining Relative applications if they meet certain requirements.

8 They generally also have to pay a bond if the Remaining Relative is 18 years or older.
ORPHAN RELATIVE VISAS (117) are available for children and young people:

» Whose parents are unable to care for them because of death, severe disability or whose whereabouts are unknown;
» Who have no other legal guardians; and
» Who are under the age of 18 years at the time of the application.

These visas allow children and young people to travel to and live permanently in Australia with an Australian relative. Orphan Relatives need to be sponsored by a sibling, grandparent, aunt, uncle, niece or nephew (or step-equivalent), who is an Australian citizen, Permanent Resident or eligible New Zealand citizen.\(^9\) The sponsor must provide support for the child, including accommodation and financial assistance required to meet their reasonable needs, during their first two years in Australia.

Refugee-like experiences

Many young people who arrive on 115 and especially 117 visas are from refugee-producing countries.\(^10\) This is unsurprising given the increased likelihood—due to war—that they will have parents or other family members who have died, have severe disabilities or from whom they have been separated and whose whereabouts are unknown. The families that sponsor Orphan and Remaining Relatives to Australia are also often from refugee-producing countries, and have arrived in Australia through the Humanitarian Program.

### Numbers of children and young people arriving on 115 and 117 visas from 2006-2011, by age

<table>
<thead>
<tr>
<th>Visa sub-class</th>
<th>0–11 years</th>
<th>12–15 years</th>
<th>16–17 years</th>
<th>18–24 years</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>REMAINING RELATIVE (115)</td>
<td>169</td>
<td>121</td>
<td>62</td>
<td>179</td>
<td>531</td>
</tr>
<tr>
<td>ORPHAN RELATIVE (117)</td>
<td>102</td>
<td>159</td>
<td>164</td>
<td>133</td>
<td>558</td>
</tr>
</tbody>
</table>

\(^9\) A sponsor who is an eligible New Zealand citizen must also meet health and character requirements.

\(^{10}\) See Centre for Multicultural Youth (2011) *The impact of restricted access to benefits on young people on Orphan Relative (117) and Last Remaining Relative (115) visas*, Centre for Multicultural Youth: Melbourne.
Entitlements available immediately

» Permanent residency.

» Eligible for Double Orphan Pension, FTB, Child Care Benefit, Carer Allowance.

» Eligible for Health Care Cards: young people on 115 and 117s are not eligible for Health Care Cards in their own right for two years from the time of arrival, however, they will have Health Care Cards if they are a dependent of a guardian with a Health Care Card.

» ‘Partially-Eligible’ for job seeker assistance from JSA: Stream 1 (limited) services. JSA Stream 1 (limited) services entitle the job seeker to assistance in creating an online resume for the purpose of applying for jobs through the Australian JobSearch website.

All job seekers (including those who are only ‘Partially-Eligible’) are eligible for:

» help with creating or refining a résumé;

» access to, and help with, job search facilities;

» an assessment of current skills;

» access to training;

» regular face-to-face meetings with their job Services Australia provider; and

» regular reviews of circumstances, to make sure they are getting the assistance needed.

Levels of assistance vary across JSA providers.

» Eligible for Rent Assistance (if receiving a Family Payment or Centrelink benefit).

» Eligible for Bond Loan Assistance.

» Eligible for HACC.

» Eligible for Medicare.

» Eligible for SGP and TIS (but not eligible for HSS).

» Eligible for all language services—free document translation and 510 hours at AMEP, ELC/ELS and LLNP.

» Eligible for Commonwealth supported and full-fee paying places in higher education, but no HECS or FEE-HELP (full up-front payment only, of student contribution for Commonwealth supported place or full tuition fees for non-Commonwealth supported places).
Entitlements for which there is generally a two-year waiting period

- Youth Allowance, Newstart, Austudy.
- Parenting Payment, Carer Payment.
- Sickness Allowance.
- Low-Income Health Care Card.
- Public Housing.
- Newly-arrived residents serving the waiting period who are in severe financial hardship may be eligible for Special Benefit but need to demonstrate a substantial change in circumstances beyond their control. Being unable to find or keep employment is not regarded as a change of circumstances for the purposes of paying Special Benefit during the newly-arrived resident’s waiting period.
- ‘Fully-Eligible’ for job seeker assistance: stream services 1 to 4 (see Information Box on page 12) (if meet the criteria, e.g. recipients of Newstart or Youth Allowance).

Entitlements for which there is a longer wait

- Disability Support Pension available after 10 years.
- Eligible for HECS or FEE-HELP upon becoming an Australian citizen.

Impacts of restrictions and entitlements

Currently, once a young person on a 115 or 117 visa has arrived and until they reach the age of 16, their family can receive FTB A - paid to the adult carer. Once the young person turns 16, the carer can continue to claim a small amount of FTB A (about a quarter of that payable for those under the age of 16 years) if the young person is in approved full-time education. Thus, if a young person on a 115 or a 117 visa turns 16 within the first two years of arrival, their carers experience a significant decline in Centrelink support at that point (because of the young person’s ineligibility for Youth Allowance for two years).

A high number of newly-arrived young people aged 16 and over who are granted 115 and 117 visas experience family breakdown and, subsequently, homelessness. This is a predictable and avoidable pathway into homelessness: ineligibility for Centrelink support in their own right (in the form of Youth Allowance) increases the financial strain on the families who sponsor them to Australia, to the point where the family asks them to leave and manage on their own. If young people on 115 and 117 visas were able to contribute to their families’ income, as can Australia-born young people who are orphaned, then the family breakdown (due to financial hardship) that leads to homelessness would be less likely to occur. Another common scenario is where the young person bows to the pressure to financially contribute by finding work (low skilled factory or very lowly paid cash-in-hand) at the cost of their education. Many young people sever family ties as soon as they are able to get their own Centrelink income as they resent having had to give up their education for work.
The purpose of the 115 and 117 visas is to reunite families. However, reuniting families is only the first step in the successful resettlement of young people on these visa sub-classes. If young people aged 16 years or older came into their sponsors’ homes with more options for financial assistance their host families would be better able to support them to establish themselves in Australia. Sponsors may then have access to sufficient income to adequately support all household members. Limiting access to Centrelink support for young people for two years from the time of arrival makes it extremely difficult for their families to provide the necessary support and therefore somewhat defeats the purpose of the visa policy.

From 1 January 2012 the Australian Government is increasing the maximum rate of FTB A payable for 16-19 year old young people who are in full time secondary study (until the end of year 12 or equivalent), to match that payable for children aged 13-15 years. The main objective of this policy initiative is to encourage school retention. The FTB A will be the primary payment for families with dependent 16-19 year old children. Youth Allowance will no longer be a choice for 16-17 year old dependent young people, living at home and in full-time secondary study but will remain an option for 18-19 year old students in full-time secondary study. This policy attempts to remove the need for families to choose whether FTB or Youth Allowance would provide the better option when children turn 16.

This measure may provide some relief to families who are supporting young people on 115 and 117 visas, who are aged 16-19 years and in full-time secondary education. However, it remains to be seen whether the ESL classes that many newly-arrived young people attend in order to enable them to join mainstream education later, will be considered equivalent to full-time secondary education, and therefore trigger eligibility for the higher rate of FTB A. It is also still a payment to the young person’s family, rather than the young person directly, and is significantly lower than the Independent Youth Allowance, which Australian-born orphans are entitled to.
TEMPORARY SPOUSE VISAS (309)

The 309 visa allows people to enter Australia on a temporary visa (usually for a waiting period of approximately two years from the date they applied for the visa) on the basis of their married or de facto relationship with their partner. During this time, their partners must provide sponsorship for them. People who hold 309 visas are granted permanent spouse visas (sub-class 100) if, after the waiting period (if applicable), their relationship still exists and they are still eligible for this visa.

Applicants apply for both a temporary visa and a permanent visa by completing and lodging one application. However, they may be granted a permanent visa without having to wait if they can demonstrate that:

- at the time of application they have been:
  - in a married or de facto relationship for three years or more
  - in a married or de facto relationship for two years or more, and there is a dependent child of the relationship
- their partner was granted a Protection visa or a permanent visa under the Humanitarian Program and they were in the relationship before the visa was granted (which had been declared to the Department of Immigration and Citizenship (DIAC) at the time).

Main applicants for 309 visas can include dependent children (including step-children) and other dependent relatives in their applications. Dependent children must be under the age of 18 years, or have been wholly or substantially dependent on the main applicant: for at least 12 months for their basic needs (and their reliance on the applicant is greater than on any other); or because they have a loss of their bodily or mental functions that stops them from earning a living. Other dependent relatives eligible to be included in the application are: parents, siblings, grandparents, grandchildren, aunts, uncles, nieces, nephews, and all of the step-equivalents (e.g. step-nephews). To be included they must be single, usually resident in the main applicant’s household, wholly or substantially financially reliant on the main applicant for their basic needs for at least 12 months prior to the application, and more reliant on the applicant for support than on any other person.

How many young people are on temporary spouse visas in Victoria, and where are they from?

From 1 July 2006 to 30 June 2011, 3, 293 young people aged between 16-24 years were granted Temporary Spouse visas. Of these, one third (1,110) were born in India. The next highest numbers of 16–24 year old entrants on 309 visas were born in China (248) and Vietnam (213).

There are also significant numbers from refugee-producing countries, such as those born in Sri Lanka (117), Afghanistan (127), Pakistan (97), Ethiopia (77), Sudan (64) and Iraq (59).

Many young people on 309 visas come as dependents of their older siblings or other eligible relatives, who are the main applicants for the 309 visa.
Entitlements available immediately

» Unrestricted work rights.
» Eligible for Double Orphan Pension, FTB, Child Care Benefit.
» Eligible for Rent Assistance and Health Care Cards (issued with Family or Centrelink Payments).
» ‘Partially-Eligible’ for job seeker assistance from JSA: Stream 1 (limited) services (see above). However, holders of Temporary Spouse visas who are in receipt of Special Benefit are eligible to be registered as ‘Fully-Eligible’ job seekers and can access full services from employment services provider.
» Eligible for HACC.
» Eligible for Medicare.
» Eligible for SGP, if have low English proficiency (or are dependents of skilled migrants in rural/regional areas with low English proficiency).
» Language services available, except that ELC/ELS entitlement dependent upon ELC/ELS having vacancies available under discretionary allowances.
» Can enrol directly in primary and secondary school.
» May be eligible for Special Benefit but will need to demonstrate a substantial change in circumstances beyond their control.

Entitlements for which young people on 309 visas have to wait until they receive permanent spouse visa sub-class 100 (generally two years)

» Youth Allowance, Newstart, Austudy.
» Parenting Payment, Carer Payment, Carer Allowance.
» Sickness Allowance.
» Low-Income Health Care Card.
» ‘Fully-Eligible’ for job seeker assistance: stream services 1 to 4 (if meet the criteria, e.g. recipients of Newstart or Youth Allowance).
» Public Housing and Bond Loan Scheme.
» TIS.
» ELC/ELS available.
» Eligible for Commonwealth supported and full-fee paying places in higher education but must pay overseas student fees as a temporary visa holder.
» Sponsoring overseas relatives for residence.

Entitlements for which there is a longer wait

» Disability Support Pension available after 10 years.
» Eligible for HECS or FEE-HELP upon becoming an Australian citizen.
Waris came to Victoria as a 17 year old from Somalia. She is of a refugee background, but came to Australia with her 6 siblings on a 309 Temporary Spouse visa, sponsored by her sister’s husband.

After completing VCE, Waris was accepted into university. However, as she was still on the temporary visa, her only option was to enrol as an international student and pay overseas student fees, which would have been $11,000 per semester. This was unaffordable. Although she would become eligible for a Commonwealth-supported place when she received her permanent residence six months later, she would still be ineligible for HECS until she became an Australian citizen (at least two and half years later).

Given her ineligibility for Youth Allowance on her temporary visa, she deferred university and took a job at the local meatworks instead to help contribute to the family income.

What happens if the relationship ends?

If the relationship ends while the young person is on the Temporary Spouse visa then their visa may be cancelled if they, their sponsor or someone else advises DIAC of the end of the relationship. The visa would only be cancelled after the young person had been given notice of an intention to cancel and the chance to apply for one of the exemptions.

For example, a young person may still be eligible for permanent residence if the relationship breaks down, and they can provide acceptable evidence that they or a member of their family unit has been the victim of family violence committed by the Australian partner who has sponsored them.

The Department will investigate and while this is under way the young person may be granted a Bridging Visa while the claim is investigated.

Other exemptions include:

» If the applicant has sole or shared custody of a child of the relationship; or
» If the sponsoring partner has died.

---

**NEW ZEALAND CITIZENS**
(SPECIAL CATEGORY VISA SUB-CLASS 444)

**Introduction**

Every year, thousands of New Zealand citizens migrate to Australia and are automatically granted a Special Category Visa (SCV) on arrival, which allows them to remain and work in Australia indefinitely without having to apply for permanent residence.

Generally, young people and their families who arrived in Australia on SCVs on or before 26 February 2001 are ‘Protected SCV holders’. This means that they qualify as Australian residents and can generally access the full range of Centrelink payments provided they are currently residing in Australia and satisfy certain rules such as qualification criteria and relevant waiting periods.

A new bilateral social security arrangement came into effect on 27 February 2001 which had the effect that those who arrived in Australia on SCVs on or after this date are ‘Non-Protected SCV holders’. This section of this issues paper deals with the entitlements and restrictions for young people who are ‘Non-Protected SCV’ holders.

It is important that services working with young SCV holders check the young person’s date of arrival in Australia so that the full extent of their entitlements can be assessed.

Some of the young people who arrive in Australia on New Zealand passports are from refugee backgrounds – having been initially resettled in New Zealand through the UNHCR program. Communities from refugee-producing countries are far smaller in New Zealand; some young people from refugee backgrounds therefore subsequently migrate to Australia to be closer to their extended families or communities (or for perceived better employment options).

Other young people from diverse backgrounds, such as Pacific Islanders, also migrate to Australia on New Zealand passports. These young people have the same entitlements and restrictions as other New Zealanders who migrate to Australia, but may have different needs.

---

12 There are exceptions, including for people who were outside Australia on 26 February 2001, but were in Australia as an SCV holder for a total of 12 months in the two years prior to that date, and subsequently returned to Australia or those who have a certificate, issued under the Social Security Act 1991, stating that they were residing in Australia on a particular date. These certificates are no longer issued. Please see [http://www.centrelink.gov.au/internet/internet.nsf/filestores/int024_1101/$file/int024_1101en.pdf](http://www.centrelink.gov.au/internet/internet.nsf/filestores/int024_1101/$file/int024_1101en.pdf) and [http://www.immi.gov.au/media/fact-sheets/17nz.htm](http://www.immi.gov.au/media/fact-sheets/17nz.htm) for more information, both viewed 10 June 2011.
Entitlements available immediately

» Can live and work in Australia indefinitely without applying for a visa or permanent residence.
» Eligible for Double Orphan Pension, FTB and Child Care Benefit.
» Eligible for Health Care Card (with Family Payments).
» Can enrol directly in school.
» Eligible for Commonwealth supported and full-fee paying places in higher education.
» Eligible for HACC.

Entitlements for which there is a waiting period

» Eligible for a Low Income Health Care Card after a two-year waiting period.
» May be able to qualify for ‘short-term income support’: a one-off period of payment for up to 6 months of Sickness Allowance, NewStart or Youth Allowance, if (subject to other qualification requirements) immediately before claiming, they:

» are the holder of an SCV, and
» have resided in Australia continuously for at least 10 years since 26 February 2001.

» If a New Zealand citizen is receiving short term income support in Australia they will also be ‘Fully-Eligible’ for stream services from JSA, providing they meet the same eligibility requirements as other job seekers. However, Full-Eligibility ceases when the job seeker loses eligibility for Newstart, Youth or Sickness Allowance.

CASE STUDY
YOUNG PERSON FROM REFUGEE BACKGROUND ON A NON-PROTECTED SCV (444)

Amare is a 19 year old young man from Ethiopia. He arrived in New Zealand as a refugee, and lived there for one year with his 15 year old sister. Their father had been living in Victoria for several years, so they came to Victoria to join him.

Amare had planned to continue his studies and get a part-time job in the evenings. After a few months however, his father left Australia and Amare was left to look after his younger sister. They were not eligible for Centrelink support due to their Non-Protected SCV status, which also made them ineligible for many services.

Amare had been unable to secure any employment, due to his lack of experience and referees. With no source of income, he and his sister were both homeless for some time, until Amare eventually got a casual job at a factory and worked hard to save money to rent a property for his sister and himself.

Amare has abandoned his idea of returning to study, as he needs to work as much as possible to be able to financially look after himself and his sister, who is attending school.
Jonah is a 19 year old Polynesian young person who is living in Victoria as a New Zealand citizen. He moved here with his family when he was 14 years old and completed his secondary schooling. Although Jonah did well in Year 12 he was unable to continue on to study Youth Work as he had hoped because he could not afford to pay the fees with no HECS or FEE-HELP.

Jonah has been unemployed since he finished secondary school. Due to his age and lack of experience, he is in desperate need of assistance to secure employment. He is at risk of becoming homeless because his family is threatening to kick him out due to his inability to get a job and contribute to the household income. Many community support agencies have also refused to give his financially struggling family food vouchers because they are not Australian citizens or Centrelink clients.

**Restrictions**

People who live in Australia on Non-Protected SCVs will never be entitled to the following benefits, unless they obtain Australian permanent residence through the family or skilled migration streams. If they are granted a Permanent Resident visa they will then be subject to the 104 week Newly-Arrived Resident’s Waiting Period (except in a few cases). The 104 weeks would start from the date their Permanent Resident visa is granted (provided they are in Australia at the time).

- Ineligible for main Centrelink payments and support, including, Youth Allowance, and Newstart (see exception above for ‘short-term income support’).
- Ineligible for Public Housing and Bond Loan Scheme.
- ‘Partially-Eligible’ for job seeker assistance from JSA: Stream 1 (limited) services.
- Ineligible for settlement and language services (except for free document translation at AMEP).
- Ineligible for HECS and FEE-HELP.
- Cannot sponsor non-New Zealand family members for residence.

---

13 Payment of Newstart Allowance, Youth Allowance or Sickness Allowance can only be made for a maximum continuous period of up to 6 months. In most cases, if a person stops receiving the payment for any reason within the 6 month period, the payment cannot be restarted while holding a SCV. Transfer from one payment type to another within the 6 month period is not permitted.

14 Depending on what visa sub-class is granted they may be exempt from serving the Newly-Arrived Resident’s Waiting Period, for example holders and former holders of visa sub-classes 100 and 801 (onshore and offshore partner visas) are exempt from the waiting period for all payments and cards except for the Age Pension, Disability Support Pension, and Special Benefit. Family members (partners and dependant children) of Australian Citizens are also exempt from the waiting period.
The Impact of Visa Restrictions and Entitlements for Young People who Come to Live in Victoria

INTERNATIONAL STUDENTS

Introduction
In recent years, more than 600,000 international students have come to Australia annually to study at universities, TAFEs and other VET providers and English colleges. The international student sector contributed more than $18 billion in export income to the Australian economy in 2010.15

More than 80% of international students come from Asia, and are from non-English speaking backgrounds. The All Sector Year-to-date Enrolments by the Top 10 Nationalities by State/Territory for November 2010 report16 yields the following information about Victorian international student enrolments:

### All Sector Year-to-date Enrolments by the Top 10 Nationalities by State/Territory for November 2010

<table>
<thead>
<tr>
<th>NATIONALITY</th>
<th>VICTORIA</th>
<th>TOTAL (for Australia)</th>
</tr>
</thead>
<tbody>
<tr>
<td>China</td>
<td>50,843</td>
<td>167,442</td>
</tr>
<tr>
<td>India</td>
<td>45,941</td>
<td>100,236</td>
</tr>
<tr>
<td>Korea, Republic of (South)</td>
<td>5,519</td>
<td>33,807</td>
</tr>
<tr>
<td>Viet Nam</td>
<td>11,241</td>
<td>25,750</td>
</tr>
<tr>
<td>Thailand</td>
<td>4,914</td>
<td>24,720</td>
</tr>
<tr>
<td>Malaysia</td>
<td>8,593</td>
<td>23,245</td>
</tr>
<tr>
<td>Nepal</td>
<td>4,696</td>
<td>22,001</td>
</tr>
<tr>
<td>Indonesia</td>
<td>5,917</td>
<td>18,352</td>
</tr>
<tr>
<td>Brazil</td>
<td>1,053</td>
<td>15,700</td>
</tr>
<tr>
<td>Saudi Arabia</td>
<td>3,063</td>
<td>13,253</td>
</tr>
<tr>
<td>Other nationalities</td>
<td>41,286</td>
<td>172,660</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>183,066</strong></td>
<td><strong>617,171</strong></td>
</tr>
</tbody>
</table>

CASE STUDY
INTERNATIONAL STUDENT

Yi Zhang arrived in Melbourne from China to study cookery in 2009. Due to high demands for rental properties and because he did not have a rental reference, he was unable to secure accommodation. He later found a place where he was placed in a room with four other people in bunk beds, but due to his limited English he could not negotiate better conditions. He had no access to language services to assist him. He approached the Australian Federation of International Students for support, which was able to move him out of that accommodation.

Yi Zhang also struggles to pay for his Zone 1 and 2 full-fare Metcard every week. Occasionally, he travels without a valid ticket. He is currently facing a $176 fine for failing to present a valid ticket, which he is struggling to pay on his limited income.
There are several types of student visa available, depending upon the student’s intended educational institution and course of study. All of them impose restrictions on how many hours per week international students can work and none of them entitle students to any support from Centrelink or Medicare.

This section of this issues paper deals with the entitlements and restrictions for international students on the following visa sub-classes:

### Visa sub-classes:

- **INDEPENDENT ELICOS (570)**
- **SCHOOLS (571)**
- **VET (572)**
- **HIGHER EDUCATION (573)**
- **POSTGRADUATE RESEARCH (574)**
- **NON-AWARD (575)**

#### Entitlements available immediately

- **Work rights:** up to 20 hours per work, including any voluntary or unpaid work.
- **Eligible for HACC.**

#### Restrictions

- **Ineligible for Centrelink main payments and support, including Health Care cards.**
- **Ineligible for JSA assistance.**
- **Ineligible for Public Housing or Bond Loan Scheme.**
- **Ineligible for Medicare card.**
- **Language services available only if LLNP, ELS or ELC’s have vacancies under discretionary allowance.**
- **No direct enrolment for schools.**
- **Must pay overseas student fees for higher education and HECS and FEE-HELP not available.**
- **Cannot sponsor overseas relatives for residence.**

#### Impact of entitlements and restrictions

Financial hardship is a major issue for international students. The combined effect of paying overseas fees, being ineligible for public transport concession fares and being restricted to working a maximum of 20 hours per week contributes to this hardship. Public transport is generally the only way that international students have of getting around, including to and from their courses. Victoria is currently one of only two states, along with New South Wales, that does not grant travel concessions to international students.17 Eligibility for public transport concession fares would make studying and living in Victoria significantly more affordable and attractive for international students.

---


17 University of Melbourne Graduate Student Association Inc. (GSA) (2009) Submission to Senate Inquiry into the Welfare of International Students.
ASYLUM SEEKERS ON BRIDGING VISAS

Introduction

Bridging Visas are granted to people in a range of circumstances, to allow someone who is not an Australian citizen to remain in Australia lawfully ‘in certain circumstances where they do not hold a substantive visa’. This can include someone who has made a visa application and is waiting for an outcome, an International Student who has appealed against an automatic student visa cancellation, or someone who is making arrangements to depart Australia after their visa has expired and needs to remain lawful during this time.

There are five sub-categories of Bridging Visa: A, B, C, D and E. For the purpose of this paper, we will focus on young asylum seekers who apply for protection on-shore. Typically, they will be young people who entered Australia on a visitor’s or International Student’s visa and apply for protection once in the country. The most common visa granted to this group is a Bridging Visa A (BVA).

Entitlements available immediately

- **Work rights**: As of 1 July 2009, asylum seekers who are granted a BV while waiting for the outcome of their applications are granted permission to work (unlimited). If their visa was granted prior to July 2009 and does not give them permission to work, they can apply for another BV with unlimited work rights. If they have become unlawful (i.e. their visa expired and they did not seek a new one) at any stage during their time in Australia then their BV may not come with work rights.

  *Note*: Some asylum seekers who came to Australia on an International Student visa remain on their original visa, even though they have applied for protection. If this is the case their work rights may be limited to 20 hours per week. When checking someone’s visa, look for the mention of ‘Conditions: Nil’.

- **Education**: Asylum seekers do not have access to HECS or FEE-HELP and are required to pay full fees for tertiary education. As of January 17th 2011, asylum seekers in Victoria are eligible for State Government-supported Vocation Education and Training (VET) through TAFEs and Registered Training Organisations. The initiative is a one-year pilot and is administered through the Asylum Seeker Resource Centre’s (ASRC) Employment and Training Program (ASSET), which assesses and enrolls potential students. Please note that this is in Victoria only. In other states asylum seekers are charged full fees for TAFE courses.

- **Medicare**: Regardless of what BV someone holds (A, B, C or D), as long as there are work rights attached the visa holder has access to Medicare.

Housing: Holders of BVAs are entitled to housing services support, such as emergency and transitional accommodation services. However, while they are eligible, barriers such as lack of income can make it difficult to access such services, which often rely on the person having ‘exit options’ (see Restrictions below).

Public transport: All asylum seekers regardless of the visa they hold are eligible for concession travel on public transport in Victoria. Access to concession travel is based on membership of one of the three key agencies (ASRC, Hotham Mission Asylum Seeker Project and Australian Red Cross): the agency signs a form so that the visa holder can be issued with a Concession Card (much like student concession cards). This means that asylum seekers who still hold a student visa can access concession travel.

Restrictions

Restricted permission to stay: the BVA is a temporary visa, which expires when the asylum seeker has exhausted all avenues for protection.

While most have full work rights, asylum seekers on BVs do not have access to Centrelink payments of any kind. Some receive financial support under the Asylum Seeker Assistance Scheme (ASAS) and the Community Assistance and Support Program (CAS), administered by the Australian Red Cross. While these programs provide much-needed support, their eligibility criteria are restrictive and many asylum seekers in great financial need are not able to access them.

‘Partially-Eligible’ for job seeker assistance from JSA: Stream 1 (limited) services. The only employment support service available to asylum seekers in Australia is run by a charity, the ASRC (www.asrc.org.au). Referrals can be made through the ASRC Casework Program.

No rights to travel: A BVA expires if the visa holder leaves Australia (only holders of Bridging Visa C can leave the country and return).

No access to public housing.
Impact of entitlements and restrictions

Asylum seekers on BVA do not benefit from a safety net: the absence of access to Centrelink benefits means that some of them are totally destitute and rely on charities such as the ASRC, Hotham Mission or the Brigidine Sisters to assist them with needs as basic as Metcards, nappies for their children, and food. While they have access to Medicare they do not hold Health Care Cards and are required to pay the full cost of medications.

While young asylum seekers on BVA have full work rights, the absence of funded support programs to help them find employment leaves them to work it out for themselves. Without help, it is very difficult for them to develop a resume, prepare for job interviews, and generally understand the requirements of the Australian job market. As they do not receive Centrelink benefits, they are also under intense pressure to earn money to support themselves (and often, their family who stayed behind).

In terms of access to housing services, there is a lack of understanding on the part of services of the eligibility of asylum seekers to their services, which results in asylum seekers being turned away from services. When they are taken on, housing providers may feel that due to the absence of benefits, they have a lack of ‘exit options’ and risk being with the service for the long term. For more information on the welfare of asylum seekers, including housing issues, see the Asylum Seeker Resource Centre position paper: *Destitute and Uncertain – the Reality of Seeking Asylum in Australia*, available on the ASRC website.

CASE STUDY

ASYLUM SEEKER ON BRIDGING VISA

Ahmed came to Australia from Pakistan on a visitor’s visa. During his visit, the situation in his region of Pakistan deteriorated and his brother was killed. His family advised him not to come back, and he applied for protection.

The friends with whom Ahmed was staying indicated that if he wanted to stay longer, he would need to start paying rent. Ahmed looked for work for weeks without success – at 19, he had little experience, no resume to speak of, and he also struggled to understand how detailed job interviews were when he was only applying for kitchen hand and cleaning work. Unable to find work, and unable to pay rent, Ahmed was thrown out by his friends and ended up sleeping at Flinders Street Station for three nights. There, he got attacked and his bag containing all his belongings was stolen. Desperate, he spoke to a man working in a soup van, who directed him to an asylum seeker agency where he found help.
The following table outlines the Commonwealth assistance options available to Commonwealth supported, fee paying and overseas students, based on citizenship or residency status.

Reproduced from the following website: www.goingtouni.gov.au/Main/Quickfind/PayingForYourStudiesHELPloans/Default.htm Last viewed 10 June 2011

<table>
<thead>
<tr>
<th>Citizenship/residency status</th>
<th>Commonwealth pays</th>
<th>Student pays</th>
<th>Payment options (including loans)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Commonwealth Supported Students</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Australian citizens and permanent humanitarian visa holders</td>
<td>Commonwealth contribution: 20 per cent HECS-HELP discount for: full up front payments, or partial up front payments of $500 or more</td>
<td>Student contribution</td>
<td>Three payment options:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>» HECS-HELP loan</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>» full up front payment (inc. 20 per cent discount)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>» partial up front payment (inc. 20 per cent discount for payment of $500 or more) and HECS-HELP loan</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>OS-HELP loan for overseas study</td>
</tr>
<tr>
<td>New Zealand citizens and other permanent visa holders</td>
<td>Commonwealth contribution</td>
<td>Student contribution</td>
<td>No loans: full up front payment only</td>
</tr>
<tr>
<td><strong>Fee paying (non-Commonwealth supported) students</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Australian citizens and permanent humanitarian visa holders</td>
<td>No contribution</td>
<td>Tuition fees</td>
<td>» FEE-HELP loan</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>» Full or partial up-front payment</td>
</tr>
<tr>
<td>New Zealand citizens and other permanent visa holders</td>
<td>No contribution</td>
<td>Tuition fees</td>
<td>No loans: full up front payment only</td>
</tr>
<tr>
<td><strong>Overseas students</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foreign citizens who do not hold an Australian permanent visa</td>
<td>No contribution</td>
<td>Overseas student fees</td>
<td>No loans</td>
</tr>
<tr>
<td>Temporary visa holders</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provisional visa holders</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>