www.qut.edu.au

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SUPERANNUATION

Australia law requires employers to make contributions for you into a superannuation fund. If you are over the age of 18 and paid \$450 or more (before tax) in a month, your employer generally should be making superannuation guarantee contributions for you to a complying fund. If you are paid under an award it may state that your employer must contribute even if you earn less than \$450 a month.

For more details, visit www.ato.gov.au/individuals/super/

International students have access to their superannuation funds after they have permanently departed Australia, and their visa has expired or been cancelled. The system also allows for temporary residents to start their application the day they arrive in Australia, and add the details of their superannuation funds as they move from job to job.

For more information, please go to:

www.ato.gov.au/Individuals/International-tax-for-individuals/In-detail/Super/Super-information-for-temporary-residents-departing-Australia/

HELP WITH YOUR TAX

You can lodge your tax return online at www.ato.gov.au/ lndividuals/Lodging-your-tax-return/

QUT Student Guild offers free tax help to all QUT students. Details can be found at: qutguild.com/tax-help-program

Professional Tax Accountants provide a paid service to help you with your tax refund.

Some examples are:

- H&R Block Tax Accountants www.hrblock.com.au
- The Income Tax Professionals www.itp.com.au

Useful Links

FAIR WORK OMBUDSMAN

400 George Street Street Brisbane QLD 4000

Phone: 131 394

Mon-Fri

8am - 5.30pm Website: <u>www.fairwork.gov.au</u>

DEPARTMENT OF HOME AFFAIRS (DHA)

Ground Floor, 299 Adelaide Street Brisbane QLD 4000

Phone: 131 881

Website: <u>www.homeaffairs.gov.au</u>

AUSTRALIAN TAXATION OFFICE (ATO)

myGov Brisbane
Suncorp Plaza
Brisbane QLD 4000
Opposite King George So

Opposite King George Square (entrance next to Albert Street Uniting Church)

Phone: 132 861

Website:

Mon-Fri (except public holidays)

8.30am - 4.30pm www.ato.gov.au

https://qutvirtual4.qut.edu.au/group/international-students

Employment

WORKING AND STUDYING

Finding a job in a different country can be a daunting experience, but with some research and patience you may be able to find a position to suit you.

The job must not interfere with your studies as study is your number one priority.

Under Student Visa regulations, international students are allowed to work up to 40 hours per fortnight in part-time employment, except during semester breaks when there is no limit to the number of hours you can work. Family members of students studying Masters or Doctorate (except for Australia Awards Scholarship students) may work unlimited hours.

If you are required to work to obtain your degree (if it is a formal requirement of your course), you may exceed the limit of working 40 hours per fortnight.

NOTE: You do not have to apply for permission to work unless your student visa has the 'no work' condition stamped on it.

If you need to apply for work rights, you can apply online or mail your application and payment to the Department of Home Affairs (DHA). However you may only do this after you have started your course in Australia. You cannot obtain a "work permit" at the counter at the DHA office.

For more information, visit

www.homeaffairs.gov.au/Trav/Stud/More/Work-conditions-for-Student-visa-holders

YOUR EMPLOYMENT RIGHTS

Most employees' rights are set out in awards. These awards specify minimum conditions that apply.

To find out more or to seek assistance if you believe you are not being paid fairly under the award wages for your industry, phone the Fair Work Ombudsman on 131 394.

Wage rates:

Employers covered by an award must pay award wages for that industry.

For more information, please go to: www.fairwork.gov.au

Health & safety:

Employers must ensure that your work environment poses no physical danger. If you are injured at work you are entitled to compensation.

Equality:

No employer is allowed to discriminate on the basis of gender, race or religion.

Liability for damages:

If you accidentally cause property damage while working, your employer must pay the cost - not you. However, if the damage is deliberate, responsibility for the cost rests on you. Consult your faculty, if the work is part of your course, or the QUT Student Guild before you commence work to discuss insurance.





www.qut.edu.au

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Permission To Work

WORK PERMISSION

If you were granted a Student visa on or after 26 April 2008, you and your dependent family members will already have permission to work included with your visa.

More information can be found at: www.homeaffairs.gov.au/Trav/Stud/More/Visaconditions/visa-conditions-family

LOOKING FOR WORK

QUT Jobs and careers

You can find useful information and details of workshops that will help you to find a job, resume writing, job searching skills, letter writing, interview techniques, etc.

Website:

https://qutvirtual4.qut.edu.au/group/student/jobs-and-careers

QUT Student Guild (Classifieds)

Website: www.qutguild.com

Online Databases

- Jobs at QUT (www.qut.edu.au/jobs/)
- Seek (<u>www.seek.com.au</u>)
- Careerone (www.careerone.com.au)

Newspaper Classifieds

Jobs are advertised in various newpapers in Brisbane. Check their Classifieds section for available jobs.

Professional Organisations

eg. Australian Computer Society, Engineers Australia, CPA Australia

You can become an associate member of the relevant professional body in your field. Job opportunities are often listed in their publications, as are the latest developments. Attending functions organised by the association will prove an invaluable source for networking.

Community Noticeboards

Can be found in local shopping centres or public meeting places such as community centres and clubs.

Networking

Finding/securing a job through friends and people you know.

Volunteering

Improve your communication skills, make new friends/contacts, expand your network, explore new career options and add another dimension to your resume through volunteering. Find out more at Volunteering QLD. Website: www.volunteeringqld.org.au

Doorknocking or "cold canvassing"

Send in your resume or express your interest to work in person, mail or phone call. Make sure that you choose a quiet time to approach prospective employers.

https://qutvirtual4.qut.edu.au/group/international-students

You And Your Income Tax

TAX FOR INTERNATIONAL STUDENTS

You will need to understand some basic taxation requirements to assist you during your stay in Australia.

Generally, taxation laws will affect you when:

- You open a bank account, or
- You commence employment.

These situations will require you to obtain a Tax File Number (TFN) from the Australian Taxation Office (ATO). A TFN is used by the ATO to ensure correct identification of the people it interacts with. This is usually when individuals lodge their income tax returns.

RESIDENCY AND TAX

Your status as a resident will determine how much tax you must pay when you receive income, for example, from employment or bank interest.

If your course of study is less than 6 months: You are generally not considered a resident for taxation purposes, and may not be eligible for a tax file number. When opening a bank account, you should supply your overseas address to the bank and the bank will automatically deduct 10% tax from any interest earned from your investments.

To find out what your status is, go to the ATO's Resident Tool to find out.

www.ato.gov.au/Calculators-and-tools/

TAX FILE NUMBER (TFN)

You must complete an application to enable the ATO to allocate a TFN to you. You will need to supply information such as your name, current address, birth date, and date of arrival in Australia.

International students who have work rights on their visa should apply for their TFN on-line.

For more information, please go to: www.ato.gov.au/individuals Once you receive a TFN, it is yours for life; even if you change jobs, marry, move interstate, or even leave Australia and return at a later date. You give this same TFN to your bank and employer. You should keep your TFN private and not give it to anyone else - just like a PIN number.

Without a TFN your income will be taxed at the maximum tax rate (check ATO website for newest rates).

STARTING WORK

When you start work for a new employer (payer) you will be required to complete a TFN Declaration form. The payer will send the form to the ATO. The information on this form is used by the payer to determine the amount of tax deducted from your pay.

Most employers (payers) now use electronic pay systems and you will need to provide them with your banking details - name & address of the bank, BSB number (a 6-digit code) and your account number.

AUSTRALIAN TAX SYSTEM

Please go to the ATO website to find out more about the following:

- how tax works and is calculated in Australia
- how much tax do you need to pay
- how to submit income tax returns
- superannuation

For more information, please go to: www.ato.gov.au/individuals



