

Living in Sydney and New South Wales

Overview on health, education, citizenship, social security, tax and other issues

Migrating or returning to Sydney and New South Wales (NSW) is a rewarding experience. With a vibrant economy, abundant natural beauty, diverse communities and energising culture, education and lifestyle environment, Sydney and New South Wales are uniquely positioned to help you realise your potential.

This factsheet will guide you through important information to help you settle in Sydney and New South Wales, including details on

1. health
2. education
3. Australian citizenship
4. social security
5. taxation
6. recognition of overseas qualifications
7. visas for returning Australians.

More factsheets packs are available on the [NSW Business & Skilled Migration resources page](#), including

- [Sydney and Regional NSW welcomes business and investor migrants](#)
- [Why Sydney and NSW are great places to live and work... by the numbers](#)
- [NSW Business, Investor & Skilled Migration program overview.](#)

1. Health

1.1 Medicare

Medicare is Australia's national health insurance scheme and is available to you if you reside in Australia and

- hold Australian citizenship, or
- have been issued with a permanent visa.

If you are an Australian citizen returning to Australia to reside after living overseas for more than five years, or have applied for a permanent residence visa, you will need to provide documents to demonstrate residency in Australia and/or that you have severed your ties with your previous country of residence.

Documents to confirm your residency could include

- property sale/purchase agreements
- lease agreements
- employment contracts
- bank accounts
- private health insurance.

When you return to New South Wales, you will need to enrol with Medicare by completing the enrolment form and lodging it at your local Medicare office.

If you would like further information visit

- humanservices.gov.au/customer/enablers/medicare-enrolment-returning-residents

1.2 Private health insurance

In addition to Medicare, many Australians also purchase private health insurance. Medicare does not cover everything and you can choose to take out private health insurance to give yourself a wider range of health care options and more comprehensive cover. Purchasing private health insurance coverage may also have taxation benefits.

For further information on private health insurance options go to

- privatehealth.gov.au

2. Education

2.1 Public schools

Australian citizens and permanent resident students can attend public schools in NSW. School fees do not apply. Both primary and secondary schools can request contributions to enhance the school's educational and sporting programs. These school contributions are voluntary and payment is a matter for decision by parents. They can vary from \$40 to \$700 each year.

For further information on how to enrol and to locate your nearest NSW public school visit

- schools.nsw.edu.au

2.2 Private (independent) schools

There are a range of private schools in Sydney and NSW providing educational services. Fees can vary depending on the institution and the applicable school year, but generally cost between \$4,000 and \$30,000 per year.

To locate a NSW independent school or for more information on private schools go to

- aisnsw.edu.au

2.3 Universities

If you are an Australian citizen or permanent resident, you can apply for admission to university through the Universities Admission Centre (UAC). Generally, registered Year 12 students receive an offer for university admission to their preferred courses based on their ranking under the Australian Tertiary Admission Rank (ATAR). The ATAR is based on academic achievement in the NSW Higher School Certificate (HSC) or other state-based equivalents.

Australian citizens (but not permanent residents) may qualify for a Commonwealth Supported Place (CSP). The Australian Government contributes to the study costs for students enrolled in a CSP course. Students must contribute the remainder through a student contribution. Student contributions vary between institutions and courses but generally cost up to \$10,440 per year.

Australian citizens may pay their student contribution upon commencement of the course or they may request a HECS-HELP (Higher Education Loan program) loan and repay the loan later. Repayments are based on income and made through the taxation system. Students do not have to start repaying their HECS-HELP loan until their income reaches a certain level (\$54,869 for 2016/17).

Australian citizens and permanent residents can also enrol in a Domestic Fee-paying place (DFEE), but must pay tuition fees. Often DFEE places are less competitive than CSP places. Fee-payers pay the full cost of their course without a subsidy from the Australian government. Tuition fees vary between institutions. Students in a DFEE course may be eligible for FEE-HELP.

Australian citizens and permanent residents may pay their tuition fee upon commencement of the course or they may request a FEE-HELP (Higher Education Loan program) loan to repay the tuition fee later. Students should be able to borrow up to \$97,728 (or \$122,162 for medicine, dentistry or veterinary science) in 2015-2016. Repayments are based on income and made through the taxation system. Students do not have to start repaying their HECS-HELP loan until their income reaches a certain level (\$54,869 for 2016/17).

For more detailed information on the university sector visit

- studyassist.gov.au/sites/studyassist/
- australia.gov.au/information-and-services/education-and-training/higher-education

2.4 TAFE NSW

TAFE NSW offers vocational education and training and alternative pathways to university study. Tuition fees for Australian citizens and permanent residents vary approximately from \$3,500 to \$14,000 per semester for vocational courses, depending on the length and type of course. TAFE NSW Degree courses cost approximately between \$6,000 to \$10,400 per semester.

Information on TAFE courses, including fees, is available at

- tafensw.edu.au
- studyintafe.edu.au/study/tafe/fees

3. Previous Australian citizenship

Prior to 4 April 2002, you automatically lost your Australian citizenship if you became a citizen of another country by doing something with the sole or dominant purpose of acquiring that other citizenship. If you have lost your Australian citizenship by becoming a citizen of another country you may be eligible to resume Australian citizenship.

If you are eligible you will need to have been lawfully resident in Australia for at least two years, state your intention to continue to live in Australia or come to live in Australia within three years and have maintained a close and continuing association with Australia.

As an alternative to resumption, you can apply for a grant of Australian citizenship any time after a year has elapsed from when it was lost. Usually to be eligible you must have been present in Australia as a permanent resident for a total of one in the last two years before you apply and meet the other requirements for grant of Australian citizenship.

For more information on lapsed citizenship or if you are interested in acquiring Australian citizenship go to

- citizenship.gov.au

4. Social security

Australia's social security system is based on residence and financial circumstances. There are also minimum residence requirements for some payments. The Australian Government has international social security agreements with several countries, including the US. There is no current agreement with the UK. These agreements close gaps in social security coverage for people who migrate between countries. They do this by overcoming barriers to pension payment in domestic legislation as requirements for citizenship, minimum contributions record, past residence record or current country of residence.

People living in Australia can claim Australian benefits at any Centrelink office. Centrelink will assist people residing in Australia who wish to claim a US pension.

If you are interested in using the social security agreements between Australia and other countries, consult the agreements at

- humanservices.gov.au/customer/enablers/countries-have-international-social-security-agreements-australia

4.1 Social security agreement between Australia and the United States

This comprehensive agreement covers

- the Australian age pension
- the Disability Support Pension for the severely disabled
- pensions payable to widowed persons
- carer payment to partners of people who receive an age pension or disability support
- US retirement benefits, disability benefits and survivor benefits.

To benefit from this legislation, you must

- have a minimum of 10 years Australian residence before you can claim
- be an Australian resident and in Australia when you claim.

US legislation requires a person to have a minimum number of credits or 'quarters of coverage' to qualify for retirement, disability and survivor benefits.

If you cannot meet the minimum qualifying period for an Australian pension, your periods of residence in Australia and your periods of US contributions can be added to together to meet the qualifying period regardless of whether you are living in Australia or the USA. For US pensioners, if you do not have enough US contributions (you must have at least 6 quarters) you can add periods of employment or self-employment in Australia.

4.1.1 Case study

Sam is 67 and currently lives in Australia. He has worked in Australia for 15 years. Prior to this he worked in the US for 8 years. He cannot claim a US retirement benefit because he does not have the minimum 40 quarters of coverage (around 10 years of work) to qualify for payments.

The Agreement with the USA will allow Sam to add the periods he has worked in Australia to his 32 quarters of coverage (8 years work) in the US to make up the minimum 40 quarters required to qualify for a US retirement benefit. Sam's US benefit will still only be paid based on his earnings in the USA and the time he actually worked there. If Sam is granted an aged pension in Australia he receives the normal Australian means tested pension less the amount of any US pension he also receives.

4.2 Information for expatriates from the UK

Australia terminated its Social Security Agreement with the UK from 1 March 2001. Expatriates from the UK who have lost their Australian citizenship and permanent residence should be aware that they will have no early access to Australia's social security system. Instead they will have to accrue ten years qualifying residence before being eligible to claim an Australian age pension.

Visit the UK Government Department of Work & Pensions for more information on social security issues

- gov.uk/government/organisations/department-for-work-pensions

4.3 Special benefits for migrants

Special benefits may be available to migrants in Australia who

- are in financial difficulty, **and**
- are ineligible for any other payment, **and**
- have resided in Australia for two years.

For more information on the Special Benefit

- humanservices.gov.au/customer/services/centrelink/special-benefit

5. Taxation

If you are living in Australia for more than six months you will generally be considered an Australian resident for tax purposes.

5.1 Foreign pensions and annuities

Most foreign pensions and annuities are taxable in Australia. This includes age and superannuation pensions from the UK. You may claim a foreign tax credit on your tax return if you were not entitled to seek a refund of the foreign tax from the country that paid you.

5.2 International taxation agreements

International Taxation Agreements allow for refunds on some taxes. These schemes follow the terms of individual agreements between Australia and other countries. Australia has these tax agreements with the USA and UK. The agreements generally keep the right to tax certain classes of income entirely for the income earner's country of residence. However the source country is usually given a taxing right over business profits and gains, sometimes at limited rates (e.g. a withholding tax).

The ATO website details taxation of foreign pensions, annuities and other income

- ato.gov.au/Individuals/Income-and-deductions/Income-you-must-declare/Foreign-income/

6. Recognition of overseas qualifications

The Australian Government Education and Training portal provides information on how to get an assessment of occupational qualifications, skills or experience that you have gained overseas. You can also find state-specific licensing and registration requirements to practice your occupation in Australia.

You can find more detailed information and links on recognition of overseas qualifications at

- australia.gov.au/information-and-services/education-and-training/qualifications-and-skills-recognition

7. Visas for former Australians

Expatriate former Australian citizens or permanent residents may require a visa to return to Sydney and New South Wales.

You may be eligible to apply for a returning resident visa if you are a

- current or former permanent resident of Australia, or
- former Australian citizen, or
- former member of the Australian Defence Services and you meet the definition of a 'defence service applicant' in the Migration Regulations 2007.

You can find information about visas options for returning Australians through the Department of Immigration and Border Protection website

- border.gov.au/Trav/Ente/Retu

Contact us

NSW Business & Skilled Migration welcomes highly-skilled people looking to migrate or return to Sydney and NSW. Our dedicated team of multilingual relationship officers are available to assist in applying for NSW nomination for business, investor and skilled visas.

Contact NSW Business & Skilled Migration

- *Business & Investor*
business.migration@industry.nsw.gov.au
- *Skilled*
skilled.migration@industry.nsw.gov.au

Visit our website

- industry.nsw.gov.au/migration