

Student Accommodation, Finance and Health Information Guide

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2007



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Learner Services

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Learner Services Department staff

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Student Accommodation, Finance & Health Information Guide

Accommodation information



Accommodation

Renting a house/flat or moving into a boarding arrangement for the first time can be difficult and confusing. As a tenant, you have rights and responsibilities and it is wise to be aware of them before you sign a lease. If you are unsure of these rights you can contact the Accommodation Officer for further information.

The Accommodation Service provides you with a range of information and advice to assist you with finding, securing and maintaining suitable accommodation. Feel free to make an appointment. Phone 02 6055 6389.

In this guide you will find:

- Some basic information on the types of accommodation available locally and the cost ranges.
- Some hints on renting for the first time.
- Information about the service and the assistance that the Accommodation Officer can provide.

10 steps to finding the right accommodation

- 1 Please read through this accommodation information carefully. Think about your **income** and the other **expenses** that you will have as a student before you commit to any type of accommodation.
- 2 Please remember that **no accommodation is pre-arranged or matched** for students by the Accommodation Officer.
- 3 Think about where and how you would like to live – on campus, in a share house, full board, part time board, in a hostel, in a caravan park or renting a flat, unit or house on your own
- 4 If you're coming from another part of Victoria, from interstate or overseas you may need to arrange temporary accommodation while you look for something more permanent. It can take up to four weeks to find suitable accommodation. The Accommodation Officer has lists of short-term accommodation. You can also look up the Temporary Accommodation on pages 12 & 13.
- 5 Work out a budget and decide what you can afford to pay for accommodation. The Accommodation Officer can help you with budgeting. There's also a budget planner on page 38 of this guide.

- 6 Visit Building A on the McKoy Street Campus and look at the accommodation notice boards outside the Learner Services office. You can pick up information brochures about renting, sharing and tenancy issues.
- 7 Check out some of the other places to look for accommodation. Try the “Border Mail” newspaper; “The Post” local newspaper; Real Estate Agents; campus noticeboards; Community noticeboards; online rental sites on the Internet; the **Tertiary Students Accommodation Register (TSAR)**. The Register is kept up to date on Wodonga TAFE’s website (www.wodonga.tafe.edu.au) or you can contact the Accommodation Officer on 02 6055 6389.
- 8 When you’ve found something, contact the person offering accommodation and arrange to look at the property. Prepare a list of questions to ask about the accommodation. When you are looking remember that you must feel comfortable. Try not to panic and accept the first offer if you feel it is substandard. The accommodation provider may require a reference.
- 9 Keep copies of all transactions regarding your tenancy including lease, condition report etc. Also keep receipts for all payments throughout your tenancy.
- 10 Notify the Administrator of the Tertiary Students Accommodation Register on 02 6051 6942 if you accept an offer of accommodation from one of the providers.

Where do you want to live?

Wodonga TAFE is situated in West Wodonga. There is a bus service to the campus 11 times a day from the centre of town. There is a lot of accommodation in West Wodonga within walking distance or a short bus ride from the campus.

But choosing where you are going to live is not only about being close to TAFE. You may need to get to work, or have friends or relatives in other parts of town. Think carefully about whether a particular option is where you want to live.

What sort of accommodation will suit you?

Answering this question means deciding what you **like** and what you can **afford**. You will want to get a good idea of what your expenses will be. Consider things like:

- How much the rent is likely to be for a particular accommodation that suits you?
- Your up-front costs (rent in advance, the bond, connection fees for gas, electricity, phone)?
- What furniture do you need to provide?

Whatever your accommodation choice, it is advisable to allow yourself several weeks to check out available places. You may need to make temporary arrangements until you find what suits you. The sections below outline some of the options.

Long-term accommodation

On campus accommodation

On-campus accommodation is available to Wodonga TAFE and La Trobe University students. Currently there are twelve units, each with private single study bedrooms and communal kitchens, bathrooms, laundries and lounge spaces. Ten of these have six bedrooms, one has five bedrooms and one has four bedrooms and is accessible to people with disability. Wodonga TAFE students have access to 26 places in these units. The demand for on-campus accommodation is high so it is always advisable to consider other options.

In 2007 on campus accommodation will cost approximately **\$101 per week**. You will need to provide your own bedding, towels, crockery, cutlery and electricals such as stereo, clock radios, TV, etc. Food and cooking is your responsibility. The TAFE cafeteria and Midway Cafe provide meals throughout the day at very reasonable prices.

You may only stay in on-campus accommodation for one year. Applications for a place on-campus must be received by the end of the first week in January. **In 2007 this is January 7.** If you apply after this date you will go on a waiting list. Application forms are available from the Residential Manager on 02 6055 6389.

Full board

Some students like the idea of full board. This generally means living in a 'home like' environment where someone else cooks and takes responsibility for household bills. Full board usually includes:

- living in a house or flat with a traditional family, a single parent family, a pensioner, etc
- all meals, utilities (gas and electricity)
- a fully furnished room, usually with share of the facilities.

Providers offer a variety of household arrangements and come from many different backgrounds. The cost is usually between **\$100 to \$170 per week**.

Check out the TSAR, local newspapers, or the Accommodation Officer 02 6055 6389 and noticeboards for more information.

Part board

Part board is a room (usually furnished) and use of facilities in a family or owners home, usually with no meals or only some meals provided. Part time board can also mean that the room and/or meals are only available for 5 days a week (presuming you go home on weekends). The cost is usually between **\$75 to \$120 per week**.

Check the TSAR, local newspapers, TAFE and community noticeboards, or contact the Accommodation Officer for more information

Sharing

This means having a room (usually unfurnished) in a rented house/flat with other students or singles. Usually other students or local residents are offering this type of accommodation.

Many students choose to live in a shared house/flat. It can be the cheapest accommodation option and ideally, it means having an independent lifestyle as well as having the support and friendship of other people in the house.

Some households share cooking, shopping and cleaning responsibilities. In others everyone looks after their own needs. Other costs in addition to rent include shared bills for gas, electricity and telephone. It is normal to charge one month's rent in advance plus a bond (security deposit). The cost is usually between **\$70 to \$130 per week, plus expenses (gas and electricity)**.

If you are planning to rent a place together with other students you should:

- decide what sort of living arrangements you prefer (shared cooking or going your own way for example)
- speak to friends who are already sharing. If you know someone who has lived in a shared house talk to them about the advantages and any problems they had. You will then have an idea of what you want and how to avoid any domestic problems when setting up your own place
- arrange to see three or four different houses to get a feel of how households can be organised, for example, some are very structured, some have rosters for cleaning, cooking, etc, and some are communal.

Vacant rooms are often advertised in the local newspaper. Wednesday and Saturday papers carry the most ads. The TSAR also has a list of people who would like to share with others. The campus noticeboards often have 'To Share' accommodation notices. The Accommodation Officer may know of other students who are looking for shared accommodation, Phone: 02 6055 6389.

Hostel accommodation

Hostels are usually privately run and provide a variety of services. Some provide meals, others may provide kitchen access. Generally a small furnished room is provided with access to shared bathroom, kitchen, laundry, lounge and recreational facilities. Gas and electricity is generally included in the cost. Short term and long term accommodation is available. Most Hostels come under the Rooming House Act. The cost is generally between **\$75 to \$100 per week**.

For more information see the Temporary Accommodation section on pages 12 & 13.

Student accommodation

Riverview Heights Student Accommodation

Riverview Heights provides 26 single study bedrooms and 5 one bedroom self-contained units. Costs range from **\$125 to \$160** per week. It is an Albury City approved student accommodation centre located at 680 Riverview Terrace, Albury (one block from Dean Street). References are required.

Further information, including photographs of the accommodation, can be accessed at the website www.riverviewheightsAlbury.com. Enquiries concerning residency should be directed to Jaculin Morgan on 0418 576 980.

Noorla Place

Noorla Place provides 37 single bed-study rooms on a self-catering basis with fully equipped kitchens, living-dining areas and a bathroom with separate toilet. Bedrooms are furnished and supplied with 1 set of linen, a blanket, electric blanket and equipped with free broadband internet access (512kbs). Rooms cost between **\$80 and \$90** per week. Enquiries concerning residency at Noorla Place should be directed to Suzanne or Don Maxwell on 02 6025 2089 or 0427 933 186. Potential applicants are required to attend an interview and provide character referee contact details.

Christian Community Student Accommodation

Tertiary students who are interested in making a commitment to living in a Christian Community in either Albury or Wodonga, can contact the ‘The Olive Grove’ in Albury on 02 6021 6847 or 60256448 or ‘The Corner House’ in Wodonga on 02 6020 8532 or 6056 0544. Both houses are set up for single occupancy and are fully furnished and fully equipped on a self-catering basis. Accommodation is available to first year students, who normally reside outside of the Albury Wodonga area, for one year and costs **\$370 per month**. References are required.

Caravan park living

There are two caravan parks located reasonably close to Wodonga TAFE. One park is adjacent to the McKoy Street Campus (Borderland Caravan Park). See the Temporary Accommodation section on pages 12 & 13 for prices.

Renting a house, flat or unit

Renting your own place means you can choose who lives with you and how you want to organise things. It can be an expensive option as there are very few furnished homes on the rental market and you will need to provide your own furniture, and cover the initial establishment costs. However secondhand furniture and household items can be purchased from local opportunity shops (see list further on in this package), secondhand dealers or privately (advertised in the Border Mail newspaper, particularly on Saturday and Tuesday). Bond assistance is available to people on a health care card. Bond assistance is explained in more detail later in this package.

Flats and units are basically the same type of accommodation, although a unit is more likely to have a separate carport and garden/courtyard. The average cost is between **\$100 to \$220** a week.

Renting a 3 bedroom house in the Wodonga area costs from **\$150 to \$300 per week**. Rents are generally lower in Albury, which is approximately 10 kilometres from Wodonga. However the cost of transport (and difficulty with public transport) generally makes up for the difference in rental costs. If you have your own transport Albury may be a viable option.

Rentals are advertised in the local newspaper daily. This package contains a list of local real estate agents. The Accommodation Officer receives weekly updates of available rentals.

Short term accommodation

Locating a suitable place to live is a difficult and often frustrating task. Before you find a suitable place you may need some short term accommodation for a couple of days or weeks.

The Tertiary Students Accommodation Register (TSAR) has a list of short term providers who are aware of the difficulties in finding affordable suitable accommodation. For a list of short term providers please contact the Accommodation Officer on 02 6055 6389 or go online at www.wodonga.tafe.edu.au. Some contact details are provided in the Temporary Accommodation section on pages 12 & 13.

Enrolment accommodation

Enrolment time is a high pressure time for many families. Often there is a lot of travel and not a lot of time to complete the enrolments, but it is also a good opportunity for parents and families to look around the campus and get an understanding of the environment you will be studying in.

The on campus accommodation is generally vacant at enrolment time and may be available to families for a cost of \$18.00 a person per night. If you would like to book the accommodation please ring the Residential Manager 02 6055 6389 as early as possible. You will need to provide your own bed linen, crockery, cutlery and food. Otherwise the units are fully equipped. Each unit has six bedrooms, shared living, kitchen, bathroom and laundry. You may need to share a unit with another family if the demand is high.

Several of the local motels, hostels and caravan parks also offer a 10% discount to families and students at enrolment time.

Getting information

Tertiary Students Accommodation Register (TSAR)

The local tertiary institutions maintain a shared accommodation register. This register records details about private accommodation providers. The type of accommodation varies from full board to shared living. The register is updated regularly and during the enrolment period it is updated daily. For updated copies of the register either access the TAFE website www.wodonga.tafe.edu.au or contact the Accommodation Officer on 02 6055 6389.

Accommodation notice board

‘Accommodation Available’ notices are displayed on a noticeboard outside Learner Services. When you find something that interests you, note down details and telephone numbers of these places.

You can use the noticeboard to advertise for a room or share for yourself as well.

Newspapers and the Internet

Remember to check The Border Mail (especially on Wednesday and Saturday) as well as the weekly local The Post newspaper. Internet sites like realestate.com and domain.com cover Albury Wodonga.

Estate Agents

Many local estate agents have rental properties within easy reach of Wodonga TAFE. Contact details for some are listed on page 14 and 15.

What's around

Note:

- 1 The prices quoted below were correct as at September 2006. Contact the accommodation provider for up to date prices.
- 2 Listing of these properties or businesses does not constitute a recommendation of the service provider or the property

Temporary accommodation

Belvoir Village Motel

Corner Moorefield Park Drive & Melbourne Road, Wodonga

Phone: 02 6024 5344

(Short walk to Wodonga TAFE)

Student Rates

Single – \$78

Albury Wodonga Apartments

86 High Street, Wodonga

Phone: 02 6024 5844

(Serviced, fully furnished apartments short drive from Wodonga TAFE)

Overnight rates:

2 bedroom apartment, 2 people – from \$75

Each additional person \$20

3 bedroom apartment, 2 people – from \$90

Weekly rates:

2 bedroom apartment, 2 people – \$525, each additional person \$140

3 bedroom apartment, 2 people – \$630, each additional person \$140

Price negotiable for stays of 6 months or longer.

2 bedroom apartments available in Albury

Best Western Stagecoach Motel

188 Melbourne Road, Wodonga

Phone: 02 6024 3044

(Short walk to Wodonga TAFE)

Student Rates

Single – \$83

Twin – \$91

Blazing Stump Motel

Murray Valley Highway, Wodonga

Phone: 02 6056 3433

(approximately 8km drive from Wodonga TAFE)

Student Rates:

Cabins: \$75 per night

Rooms: \$105 per night

Apartments: \$162 per night

Border Gateway Motel

6 Moorefield Park Drive, Wodonga

Phone: 02 6056 1011

(Short walk to Wodonga TAFE)

Student Rates:

Single – \$78.30 per night

Double – \$85.50 per night

Twin – \$89.50 per night

Long term rates available on request.

Warrina Motor Inn

31 High Street, Wodonga
Phone: 02 6024 2211
(Short drive to Wodonga TAFE)
Single – \$70 per night
Double – \$80 per night
Units – \$130 per night

Twin City Motor Inn

166 Melbourne Road, Wodonga
Phone: 02 6024 2111
(Short walk to Wodonga TAFE)
Student Rate:
Single – \$63
Double – \$71
Weekly rate – \$190 (for longer term stays)

Sanctuary Park Motor Inn

11 High Street, Wodonga
Phone: 02 6024 1122
(Short drive to Wodonga TAFE)
Student Rate:
Single – \$63 per night
Long term rates available on request.

Murray Valley Motel

196 Melbourne Road, Wodonga
Phone: 02 6024 1422
(short walk to Wodonga TAFE)
Single – \$66 per night
Double – \$72 per night
\$180 – \$280 per week

Motel Wellington Wodonga

46 High Street, Wodonga
Phone: 02 6024 2400
(short drive to Wodonga TAFE)
Student rate:
Single – \$66 per night
Double – \$78 per night
Extra Person – \$15 per night

Lorraine Lodge

586 East Street, Albury
(Opposite Albury Base Hospital)
Phone: 0412 714 568
Single – \$40 per night
Extra person – \$10 per room
Long term rates available on request.
www.lorrainelodge.com.au

Wodonga TAFE

On Campus Accommodation
87 McKoy Street, West Wodonga
Phone: 02 6055 6389
Overnight accommodation for families at enrolment time. \$18 per person, per night. Self contained six bedroom units.

Borderland Caravan Park

65 McKoy Street, Wodonga
Phone: 02 6024 3906
(next door to Wodonga TAFE. Offers ensuite sites, mobile homes, cabins, etc.)
Overnight rates:
Vans from \$31 per night,
Cabins from \$49 per night (single) or \$55 per night (double).
Extra person \$7.50.
Long term rates available on request.

Emergency accommodation

Albury Community Housing Inc

442 Swift Street, Albury
Phone: 02 6021 8844

Rural Housing Network

13 Stanley Street, Wodonga
Phone: 6024 7146

Central Hume Support Services Inc.

14 Mint Street, Wodonga
Phone: 02 6024 2992

Youth and Family Services – Mainstay

PO Box 601, Albury
Phone: 02 6041 3840

Real estate agents

Elders

465 Olive Street, Albury
Phone: 02 6021 2199
140 – 142 Hume Street, Wodonga
Phone: 02 6024 5450
www.elders.com.au

Stockdale & Leggo Real Estate

614 Dean Street, Albury
Phone: 02 60237400
91 Hume Street, Wodonga
Phone: 02 6043 7777
www.stockdaleleggo.com.au

Ray White Real Estate

313 Urana Rd, Lavington
Phone: 02 6049 0500
4/137 High Street, Wodonga
Phone: 02 6056 2488
www.raywhite.com.au

Rob Mulqueoney

1 Birallee Place, Melrose Drive, Wodonga
Phone: 02 6059 4333
www.robmulqueoney.com

Colliers International

549 Englehardt Street, Albury
Phone: 02 6051 2100
Suite 3/103 Hume Street, Wodonga
Phone: 02 6057 8200
www.propertylook.com.au

LJ Hooker

318 Urana Road, Lavington
Phone: 02 6025 0577
57 High Street, Wodonga
Phone: 02 6024 9223
www.ljhooker.com

www.wesellrealestate.com.au

5A Stanley Street, Wodonga
Phone: 02 6024 7177

Wodonga Real Estate

6 Stanley Street, Wodonga
Phone: 02 6056 1888
www.wodongarealestate.com.au

The Real Estate Shop

69–73 Hovell Street, Wodonga
Phone: 02 6056 3844

L.J Colquhuon & Sons

517 Kiewa Street, Albury
Phone: 02 6021 3211
www.ljcolquhuon.com.au

Brian Unthank Real Estate

597 Ebdon Street, South Albury
Phone: 02 6041 3777
www.bur.com.au

The Professionals

Wheeler & Associates
Astra House, Hovell St, Wodonga
Phone: 02 6024 3177
www.professionals.com.au

Dixon's First National

22 Stanley Street, Wodonga
Phone: 02 6056 3666
www.dixonrealestate.com.au

Renting for the first time

Tenancy advice and advocacy

Before you start a tenancy (sign a lease or pay a bond) it is advisable to know your legal rights and responsibilities, and those of the agent/owner. Ask the Accommodation Officer for a copy of '**Renting: Your Rights and Responsibilities**'.

There are differences in the laws and regulations about tenancy between New South Wales and Victoria. Do not assume that the information you are given in one state will apply across the border.

Victoria

You'll find a lot of information on the Consumer Affairs Victoria website at www.consumer.vic.gov.au. In Wodonga, Consumer Tenancy Advice is available at **Upper Murray Family Care** on 02 6022 8000. You can also contact **Consumer Affairs Victoria** on **1300 558 181** if you have difficulties with your tenancy arrangements.

New South Wales

In Albury, contact **Central West Community College Tenancy Service** on 02 6041 6699 or freecall on 1800 642 609. Information on renting in NSW can be found on the Department of Fair Trading's website at www.fairtrading.nsw.gov.au. For tenancy issues in New South Wales, contact the **NSW Department of Fair Trading** on **1300 723 404**.

Applying for rental property

You will almost certainly have to fill out an application form if you are interested in renting a house/flat. After you submit your application it may take a few days to get an answer, keeping in mind there are probably other people applying for the same place. It is usually up to the owner to select the tenant.

Improve your chances

- Dress neatly and tidily and present well when you go into the estate agent's office.
- Have good referees or references. Past rental history is the best reference, but personal, school/University, neighbours and/or professional (eg doctor) references will all help.
- You will be asked for income details. Be prepared.

Once you're accepted

When you are successful in an application for a property you will need to:

- sign a lease
- lodge a bond and pay a certain amount of rent in advance
- complete a property condition report.

All these things can be a bit scary if you've never done them before. So here are some tips.

The lease

A lease or tenancy agreement can be verbal or written or a combination of both. However you enter the agreement, always remember that it is legally binding. Make sure that you are certain of your obligations and your rights under the lease.

There are two common types of leases. The most common is a *Fixed Term Lease*. As the name suggests you agree to lease the property for a set period of time – six or twelve months are pretty common lengths for leases. When you sign a fixed term lease you are obliged to meet the rental payments for the whole of that period, so don't sign a lease for longer than you plan to stay.

A *Periodic Lease* doesn't have a specified date on which it ends. The lease will specify how much notice you need to give that you want to end the arrangement – it's usually the same as the rental period. So if you pay rent monthly, you'd need to give one month's notice

All leases have to comply with the residential tenancies act in the state in which you are living.

Before you sign a lease:

- Make sure you understand *everything* in it, especially the things you are NOT allowed to do (that could be everything from not having pets, to not using blu-tak on the walls, to not letting someone else move in without the owner's permission) and how to go about arranging for repairs.
- Check that it includes details of any things that the estate agent or owner has agreed to repair or do to the property.

Once you have signed a lease:

- Complete and return the property condition report you will be given. Be sure to accurately report on everything. The condition report you fill out at the beginning of a lease sets the standard the property needs to be at when the lease finishes. So include things like marks or stains on carpets and loose window locks or missing door knobs.
- Keep a record/copy of receipts for all payments.
- Make sure that anything you agree with the owner/agents/co-tenants is recorded in writing.
- You will have to pay a bond or security deposit which is usually equal to one months rent. This should be refunded to you when you leave if there is no damage to the property.

The bond

A bond or security deposit is paid by the tenant and lodged with the an independent by the owner as security against any costs or damages to the property or unpaid rent. It is usually equal to one months rent. A bond can only be requested if a condition report is provided. Coming up with the money for the bond can be difficult if you are on a limited income, so both the NSW and Victorian governments have bond assistance schemes

Bond assistance – Victoria

You must ask for bond assistance **before** you pay the bond. The Department of Human Services (which runs the bond assistance scheme) will not reimburse you for payments you have already made

Once you have been accepted as a tenant, the steps to take in accessing bond assistance are:

- 1 Contact the Community Information and Referral Centre in Wodonga, either by calling 02 60563222 or by visiting 24 Stanley Street Wodonga, to collect the relevant forms and make a time for an interview
- 2 Have the forms completed by the estate agent or landlord.
- 3 Bring the completed form and the following information to the interview
 - a **Proof of Identity:** One photo ID (eg Driver's licence) or two other forms of identification.
 - b **Proof of Income:** Wages can be proven by a letter from your employer stating gross weekly income for the previous 13 consecutive weeks or payslips for the previous 13 consecutive weeks. If you are receiving a pension or benefit you need a letter from Centrelink detailing the type and amount of payment.
 - c Current (less than two weeks old) statements from all bank, building society or credit union accounts you hold.

You may not be eligible for bond assistance if:

- You own land or property.
- You currently live in public housing or moved out of public housing less than six months ago.
- You have large cash assets.
- You have had bond assistance before and the amount has not been repaid.
- Your share of the rent is more than 55% of your gross weekly earnings.

If you want further information on the bond assistance scheme or are not successful contact the Housing Information & Referral Worker at the Rural Housing Network on 02 6024 7146.

Bond assistance – New South Wales

In New South Wales bond assistance is called Rentstart. You must ask for Rentstart **before** you pay the bond. The Department of Housing (which runs Rentstart) will not reimburse you for payments you have already made

Once you have been accepted as a tenant, the steps to take in accessing bond assistance are:

- 1 Contact the Department of Housing on 02 6041 9666 or by visiting 429 Swift Street Albury (corner of Macauley Street) to collect an application form and make an interview time.
- 2 Complete all details prior to your appointment. The application form has a section at the end for the real estate or landlord to complete.
- 3 Bring the completed application form and the following additional information to your interview
 - a **Proof of Identity:** One source of identification, eg your driver's licence or Medicare card.
 - b **Proof of Income:** Wages can be proven by a letter from your employer stating gross weekly income for the previous 13 consecutive weeks or your most recent payslip if it includes earnings for the year to date. If you are receiving a pension or benefit you need a letter from Centrelink detailing the type and amount of payment.
 - c Current (less than two weeks old) statements from all bank, building society or credit union accounts you hold.

You may be eligible for Rentstart where:

- you are eligible for public housing
- the tenancy is likely to be sustained for up to 12 months (or six months where only a six month lease is offered)
- you have less than \$1000 in cash assets
- your share of the rent is no more than 50% of your gross weekly earnings
- Property condition report.

This document should be completed in as much detail as possible. The report is used as evidence if there are any disputes over the bond when you move out. It protects you from responsibility for any damage to the property that was there before you moved in.

It can be a bit tedious filling it out, but it is worth taking the time to be accurate.

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Finance & welfare information



Financial counselling

Financial Advisors and Counsellors are also available to help you in the following areas:

- where to find cheap furniture
- budgeting, bond assistance
- resolving differences over domestic disputes, etc.

Service providers include

- Upper Murray Family Care at 29 Stanley Street, Wodonga provide a financial counselling service and can be contacted on 02 6022 8000
- St David's Care at 593 Olive Street, Albury on 02 6021 7099.

Cheaper, secondhand furniture and household items can be found at a number of services within Albury Wodonga area. A list of these services has been included in the appendices.

Emergency relief

The following organisations may be able to assist with emergency relief, food and other vouchers:

- Community Information & Referral Centre, 24 Stanley Street, Wodonga
02 6056 3222
- St David's Care at 593 Olive Street, Albury on 02 6021 7099
- St Vincent de Paul at 132 High Street, Wodonga on 02 6056 5174.

Student loans

The Student Loan fund is available to all students enrolled at Wodonga TAFE.

Conditions

- The maximum loan amount available is \$350.
- You must attend an interview with Learner Services to assess eligibility.
- You must complete all sections of the form. Staff in Learner Services can assist.
- You must have a guarantor. The guarantor must be employed and over the age of 21 years. They cannot be a guarantor for more than one loan at a time or whilst they, themselves, have a student loan with Wodonga TAFE.
- Loans must be repaid within six months.
- There is a \$20 dishonour fee if direct debit payments are rejected.
- Overdue loans may accrue 10% interest.
- If you experience difficulties with repayments contact the Finance Department on 02 6055 6615.
- Loans are not available to pay enrolment fees.

Payment plans for enrolment fees

All enrolment fees are due to be paid in full on enrolment. As a local service, Wodonga TAFE has made payment plans for fees available for students who enrol in Government-funded programs that incur fees greater than \$120.

Payment plans are not usually available for payment of short courses or non-government funded programs. Please contact the Department Manager to arrange agreement to a payment plan for short courses.

Conditions

- To arrange a direct debit payment plan you must read the Direct Debit Request – Service Agreement and complete the Institute’s Direct Debit Request form. **You will not be enrolled until this form is completed.**
- Forms are available from Administration Services, on 02 6055 6766 and Learner Services, on 02 6055 6606.
- A deposit of 25% of the total fees and charges, or \$50, which ever is the greater, must be paid on enrolment.
- The balance must repaid via direct debit from your nominated financial institution account on at least a fortnightly basis.
- The Institute will allow a maximum of 15 equal payments of at least \$50 each.
- The final payment must be received before results and/or qualification can be issued.
- There is a \$20 dishonour fee if direct debit payments are rejected.
- If you default on a payment then immediate payment of the entire fee may be requested.
- If you experience difficulties with repayments contact the Finance Department on 02 6055 6615.

Health care card

A health care card, issued by Centrelink, entitles students to discounts on doctor’s visits, prescription medicines, primary vehicle registration, telephone, and utilities. It can also enable you to access the public dental scheme through Wodonga Hospital and to access the bond assistance schemes mentioned earlier. TAFE students may also be eligible for a discount on enrolment fees.

You **do not** have to receive a Centrelink benefit to be eligible for a Health Care Card. To be eligible, your gross weekly income should not exceed;

- | | |
|-----------------------------------|--------------------------------------|
| • Single | \$411 pw |
| • Couple | \$685 pw |
| • Single or Couple with one child | \$719 pw |
| | (for each additional child add \$34) |

The income test applies to your average gross weekly earning for the eight weeks immediately prior to applying for the card.

Medical

You also need to get your own Medicare card once you leave home if you do not already have your own. Contact Medicare office at 125 High Street, Wodonga or 489 Dean Street Albury, or phone 13 20 11 for application forms and further information.

Medical practitioners

Bulk Billing Services/ Clinics

Stanley Street Clinic

5 Stanley Street, Wodonga
Phone: 02 6024 1988

Must produce Medicare Card and identify as a student

Vermont Street Health Clinic

(including Family Planning/Sexual Health)
79 Vermont Street, Wodonga

Phone: 02 6051 7470

Bulk billing only for holders of Pension or Healthcare cards. Must produce Medicare Card

Wodonga West Medical Clinic

195 Melbourne Road, Wodonga
Phone: 02 6056 2447

*Must produce a current F/T Student ID Card.
(Depending on availability of appointments)*

Albury Community Health Centre

Family Planning Clinic (Border) Ltd
596 Smollett Street, Albury

Phone: 02 6058 1800

Young Street Clinic

710 Young Street, Albury
Phone: 02 6021 2966

*Reduced fees if present Health Care Card,
Student ID or Pension Card*

Melrose Clinic

60-62 Waratah Way, Wodonga
Phone: 02 6024 2766

*Health Care Card holders only with F/T
Student ID Let reception know you are a
student before seeing the doctor*

Discounted consultation fee services

Lavington Medical Centre

330 Griffith Road, Lavington

Phone: 02 6025 4488

Reduced fees for Health Care Card holders only

Albury/Wodonga Family Medical Centre

7 Elgin Boulevard, Wodonga

Phone: 02 6024 3588

Reduced fees for existing clients only - must produce disability or aged pension card

Federation Clinic

1 Forde Court, Wodonga West

Phone: 02 6059 2500

Reduced fees for Health Care and Pension Card holders

David Street Medical Clinic

645 David Street, Albury

Phone: 02 6021 5555

Reduced fees for Health Care Card holders

Hume Clinic

99 Hume Street, Wodonga

Phone: 02 6024 2155

Reduced fees for Health Care and Pension Card holders

Dental services

Albury Community Health Centre Dental Clinic

596 Smollett Street, Albury

Phone: 02 6058 1800

Free service to NSW residents. Must produce Healthcare Card or Pension Card

Wodonga Hospital Dental Clinic

Vermont Street, Wodonga

Phone: 02 6051 7404

Free service to Victorian residents. Must produce Healthcare Card or Pension Card

Please note: You will also need your Medicare card (see above) to claim a rebate on the doctor's fee if they do not bulk bill.

Travel concession cards

You need an International Student Identity Card (ISIC) for discount on interstate (other than Victorian) travel by rail or bus. It is also necessary for discounts on the XPT train to Melbourne or Sydney. The ISIC is available to full-time students. Applications are available from Student Association or Learner Services.

Victoria

Country Victoria

VPT Country Card or VPT Statewide Tertiary Card.

VPT Country Card can be used to purchase (\$8.00) Wodonga – Melbourne tickets.

VLine does not generally accept the ISIC for use in Victoria. However, staff at Wodonga Railway Station have advised they will accept ISIC for students travelling from Wodonga to Melbourne on the XPT service only.

Metropolitan Victoria (Melbourne); VPT Statewide Tertiary Card.

Mylon's Buses (Wodonga); VPT card or ISIC.

New South Wales

Country NSW; Country Link accepts the ISIC, including for the XPT from Albury – Sydney or Albury – Melbourne.

Metropolitan NSW (Sydney). No travel concessions for TAFE students.

Martins Buses (Albury) Student ID card.

Second hand books and uniforms

Wodonga Student Association operates a secondhand book and uniform service. For further information on this service either visit the Student Association at the 'Hangar' or contact 02 6055 6641. The campus bookshop also has a selection of second hand books.

Student Accommodation, Finance & Health Information Guide

Appendices



Health services – Wodonga and Albury

The following list of health services in the Albury/Wodonga Area, was compiled in October 2006. Please note: it is recommended that you telephone services to find out more about them before visiting them, for example, enquiring about costs and appropriateness for your personal needs. The services in this list are generally provided at little or no cost.

For more services, please refer to the telephone book or the Community Guides available from the City of Wodonga or Albury City Council.

SERVICE	PHONE
AGED SERVICES	
Aged & Disability Services, City of Wodonga Hovell Street, Wodonga	02 6022 9300
Age Concern Albury Wodonga 432 Townsend Street, Albury www.ageconcern.org.au	02 6021 512
Carer's Respite & Information Service, Upper Murray Family Care 29 Stanley Street, Wodonga	02 6022 8000
Department of Veterans' Affairs 81 Hume Street, Wodonga	1800 555 254 02 6056 4321
COUNSELLING	
Adolescent Family Counselling Wodonga	02 6056 2802
Albury Base Hospital, Social Work Department 201 Borella Road, Albury	02 6058 4444
Albury Child & Adolescent Mental Health Service, Community Health 596 Smollett Street, Albury	02 6058 1800
Albury Sexual Assault Service, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800 02 6058 4642
Learner Services, Wodonga TAFE Building A, 87 McKoy Street, Wodonga	02 6055 6683 02 6055 6327
Care Crisis Line	13 6169
Centacare ALBURY	02 6042 3700
Centacare WODONGA	02 6056 1861
Financial Counsellor, Upper Murray Family Care 29 Stanley Street, Wodonga	02 6022 8000

SERVICE	PHONE
Generalist Counsellor, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Genetic Counsellor, Genetic Health Services Victoria 78 Vermont Street, Wodonga	02 6056 0451
G-Line (gambling)	1800 633 635 TTY:1800 633 649
Greater Murray Access Line	1800 800 944
Kids Help Line	1800 55 1800
Lifeline	13 1114
Mensline	1300 789 978
North East Child and Adolescent Mental Health Service WODONGA	02 6024 7711
Resolve Corner Hovell Street & Elgin Boulevard, Wodonga	02 6056 2802
St David's Care (generalist counselling, financial and gambling counselling service) 593 Olive Street, Albury	02 6021 7099
Sudden Infant Death Association	1800 651 186
Upper Hume Community Health Service 12 Stanley Street, Wodonga	02 6022 8888
Upper Murray Centre Against Sexual Assault	1800 622 016
Women's Centre Albury/Wodonga 643 Olive Street, Albury	02 6041 1977
CRISIS SERVICES	
Albury Sexual Assault Service, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Ambulance, Fire, Police	000
Broughton House Youth Refuge	02 6021 7046
Child Abuse Prevention Service	1800 688 009
Child Protection and Family Crisis Service	1800 066 777
Disaster Welfare Services Albury	02 6058 4900
Domestic Violence Advocacy Service	1800 810 784 TTY1800 626 267
Domestic Violence Line	1800 65 64 63
Emergency Department, Albury Base Hospital Borella Road, Albury	02 6058 4584
Emergency Department, Wodonga Hospital Vermont Street, Wodonga	02 6051 7350
Rape Crisis Centre	1800 424 017 TTY:02 9181 4349
Upper Murray Centre Against Sexual Assault (CASA)	1800 806 292
Women's Refuge Albury Wodonga	02 6041 4141

SERVICE	PHONE
DENTAL SERVICES	
Albury Area Dental Services, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Wodonga Dental Clinic, Wodonga Regional Health Service 81 Vermont Street, Wodonga	02 6051 7111
DISABILITY SERVICES	
Learner Services, Wodonga TAFE Building A, 87 McKoy Street, Wodonga	02 6055 6662
Carer's Respite & Information Service, Upper Murray Family Care 29 Stanley Street, Wodonga	02 6022 8000
Department of Community Services – Albury	02 6058 4900
Disability Advocacy and Information Service 20 Stanley Street, Wodonga	02 6056 2420
Disability Client Services, Department of Human Services 55 Hovell Street, Wodonga	02 6055 7777
Disability Services, City of Wodonga Hovell Street, Wodonga	02 6055 9300
DRUG & ALCOHOL SERVICES	
Alcohol & Drug Information Service	1800 422 599
Alcohol & Other Drug Services, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Needle Clean Up Hotline	1800 633 353
Sharps Collection, City of Wodonga Hovell Street, Wodonga	02 6055 9300
Upper Hume Community Health Service 12 Stanley Street, Wodonga	02 6022 8888
Open Family (12 – 21yrs)	0409 427 614
Direct Line Drug & Alcohol	1800 888 236
Gambling	1800 156 789
Youth Substance Abuse Service	1800 014 446
FAMILY, PARENTS AND RELATIONSHIP SERVICES	
Adolescent Family Counselling ALBURY	02 6041 1854
Centacare ALBURY	02 6042 3700
Centacare WODONGA	02 6056 1861

SERVICE	PHONE
Child & Maternal Health Services, City of Wodonga Baranduda Belgrade Avenue, Wodonga Central WODONGA Felltimber Community Centre WODONGA Trudewind Road, Wodonga Mungabareena Aboriginal Corp. WODONGA	02 6020 8643 02 6056 2794 02 6022 9720 02 6043 4555 02 6056 2907 02 6024 7599
Family Planning Clinic, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Australian Breastfeeding Association	02 6041 2351
Parents & Babies Support Unit, Mercy Health Service Kiewa Street, Albury	02 6021 0233
Resolve Corner Hovell Street and Elgin Boulevard, Wodonga	02 6056 2802
Upper Murray Family Care 29 Stanley Street, Wodonga	02 6022 8000
Upper Hume Community Health Service 12 Stanley Street, Wodonga	02 6022 8888
GENERAL HEALTH SERVICES	
Aboriginal Health Education, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Aboriginal Sexual Health Service, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Albury Base Hospital, Social Work Department 201 Borella Road, Albury	02 6058 4560 02 6058 4564
Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Asthma Foundation of NSW	1800 645 130
Australian Hearing Foundation 480 David Street, Albury	02 6041 2044
Cancer Help Line	13 1120
Community Information & Referral Centre 24 Stanley Street, Wodonga	02 6056 3222
Department of Community Services ALBURY	02 6058 4900
Department of Ageing, Disabilities & Home Care 1/520 Swift Street, Albury	02 6021 7726
Department of Human Services 55 Hovell Street, Wodonga	02 6055 7777
Diabetes Australia, Albury Wodonga Branch	02 6043 2059
Diabetes Education, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Dietician, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800

SERVICE	PHONE
Eating Disorders Foundation of Victoria <i>www.eatingdisorders.org.au</i>	1300 550 236
Family Planning Clinic, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Gambler's Helpline	1800 156 789
Immunisation Clinic, Albury City Council 553 Kiewa Street, Albury	02 6023 8111
Immunisation Clinic, City of Wodonga Hovell Street, Wodonga	02 6055 9300
Podiatry Clinic, Wodonga Regional Health Service Vermont Street, Wodonga	02 6051 7400
Quitline	13 1848
Sexual Health Clinic Vermont St, Wodonga	02 6051 7470
Sexual Health Nurse, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Sharps Collection, City of Wodonga Hovell Street, Wodonga	02 6055 9300
Speech Pathology, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
St John Ambulance Australia 125 Chapple Street, Wodonga	02 6056 2980
Upper Hume Community Health Service 12 Stanley Street, Wodonga	02 6022 8888
Vision Australia Foundation	1300 847 466
Women's Centre Albury Wodonga 643 Olive Street, Albury	02 6041 1977
Women's Health Clinic	02 6058 1825
Women's Health Nurse, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1825
HOSPITALS	
Albury Base Hospital 201 Borella Road, Albury	02 6058 4444
Wodonga Regional Health Service Vermont Street, Wodonga	02 6051 7111
MENTAL HEALTH SERVICES	
Aboriginal Health & Well-Being, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Adolescent Family Counselling, Albury	02 6041 1854
Adult Community Mental Health, 475 Townsend Street, Albury	02 6058 1750

SERVICE	PHONE
Albury Child and Adolescent Mental Health, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Adult Community Mental Health Service WODONGA 107 Hume Street, Wodonga	02 6049 1500
Benambra Rehabilitation Unit Unit 2/11 Wilson Street, Wodonga	02 6056 5803
Get Together House, Upper Hume Community Health Centre Stanley Street, Wodonga	02 6022 8888
Greater Murray Access Line	1800 800 944
Mental Illness Fellowship <i>www.mifellowship.org</i>	
North East Child and Adolescent Mental Health Service WODONGA	02 6024 7711
Wodonga Homebased Outreach 191 Beechworth Road, Wodonga	02 6056 1895
Upper Hume Community Health Service 12 Stanley Street, Wodonga	02 6022 8888
SUPPORT GROUPS	
Albury/Wodonga Adoption Support Group	02 6024 4777
Albury-Wodonga Parents & Babies Unit – Mercy Hospital	02 6021 0233
Amputee Support Group 10 Garnet Circuit, Wodonga	02 6059 1212
Anxiety Disorders & Depression Support Group	02 6059 4176
Breast Cancer Support Group	02 6026 4427
Carer's Support Group, Alzheimer's Association Victoria The Cottage, 62 Brockley Street, Wodonga	02 6024 3830
Deaf Support Group	02 6025 1649
First Time Parents Group, City of Wodonga Hovell Street, Wodonga	02 6024 3657
Headway Head Injury Support Group	02 6056 2420
Hume Phoenix Support Group for Gays & Lesbians	02 6058 1800
Kid's Diabetes Support Group, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Men's Support Group, Upper Hume Community Health Service 12 Stanley Street, Wodonga	02 6022 8888
Parent's Diabetes Support Group, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
PFLAG Parents & Friends of Lesbians & Gays	02 6058 1800
Pregnancy Support Group	02 6024 6775
Post-Natal Depression Support Group, City of Wodonga	02 6056 2794

SERVICE	PHONE
Support Group for people with eating disorders, YWCA 282 Beechworth Road, Wodonga	02 6056 4560
Support Group for relatives & friends of people with eating disorders, YWCA, 282 Beechworth Road, Wodonga	02 6056 4560
Women's Groups, Women's Centre Albury/Wodonga 643 Olive Street, Albury	02 6041 1977
Young people's Diabetes Support Group, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
YOUTH SERVICES	
Adolescent Family Counselling ALBURY	02 6041 1854
Albury Child & Adolescent Mental Health Service, Community Health 596 Smollett Street, Albury	02 6058 1800
Albury Youth & Family Services	02 6041 1129
Broughton House Youth Refuge 259 Borella Road, Albury	02 6021 7046
Youth Pathways Coordinator, Wodonga TAFE, Building A, 87 McKoy Street, Wodonga	02 6055 6688
Central Hume Support Services & Youth Access & Support Services 14 Mint Street, Wodonga	02 6043 7400
Kids Help Line	1800 55 1800
Mainstay Youth Support Program PO Box 601 Albury, NSW 2640 (next to the library in QEII square)	02 6041 3840
North East Child and Adolescent Mental Health Service WODONGA	02 6024 7711
Resolve Corner Hovell Street & Elgin Boulevard, Wodonga	02 6056 2802
Upper Hume Community Health Service 12 Stanley Street, Wodonga	02 6022 8888
Wodonga Youth Services Hovell Street, Wodonga	02 6022 9700
LEGAL SERVICES	
Legal Information Access Centre	02 9273 1558
Victorian Legal Aid www.legalaid.vic.gov.au	1800 677 402
Under 18's Hotline www.legalaid.vic.gov.au	1800 677 402

For further information please contact Learner Services. The student Diary also contains important contact numbers.

Welfare Officer

Wodonga TAFE (Building A)

87 McKoy ST

Wodonga

VIC 3690

Phone 02 6055 6689

Personal budget

Note: Always work your budget to your income period. (Weekly, Fortnightly, Monthly)

INCOME		PERSONAL	
Centrelink	\$.....	Clothing	\$.....
Part-time work	\$.....	Hair care	\$.....
Other	\$.....	Make-up	\$.....
		Movie Tickets	\$.....
LIVING COSTS		Video Hire	\$.....
Housing	\$.....	Concert Tickets	\$.....
Rent	\$.....	CD's, Tapes	\$.....
Board	\$.....	Magazines	\$.....
UTILITIES		Entertainment	\$.....
Electricity	\$.....	Drinks	\$.....
Gas	\$.....	Cigarettes	\$.....
Water	\$.....	Gifts	\$.....
Telephone	\$.....	Sport	\$.....
INSURANCE		Other	\$.....
Household	\$.....		\$.....
Medical	\$.....		\$.....
Car/Motorcycle	\$.....	MISCELLANEOUS	
TRAVEL		General savings	\$.....
Petrol	\$.....	Other	\$.....
Licence	\$.....		
Registration	\$.....		
RACV/NRMA	\$.....	TOTAL BASIC LIVING COSTS (A)	
Repairs	\$.....		\$.....
Fares	\$.....		
EDUCATION		OTHER REPAYMENTS	
Fees	\$.....	Car	\$.....
Books	\$.....	Bankcard	\$.....
Stationery	\$.....	Other credit cards	\$.....
Equipment	\$.....		\$.....
Photocopies	\$.....	Store Accounts	\$.....
Internet	\$.....		\$.....
Other	\$.....	Credit Union Loan	\$.....
FOOD		Rental of Goods eg Video	\$.....
Groceries	\$.....		\$.....
Meat,Fish,Chicken,etc	\$.....	Bank or Building Society Loan	\$.....
Fruit & Vegetables	\$.....	Personal Loan	\$.....
Milk	\$.....		\$.....
Bread	\$.....	Family/Friends Loan	\$.....
Takeaways	\$.....	Student Loan	\$.....
Snacks	\$.....		
Other	\$.....	TOTAL OTHER REPAYMENTS (B)	
MEDICAL			\$.....
Dentist	\$.....	TOTAL EXPENDITURE (A + B)	
Doctor	\$.....		\$.....
Optometrist	\$.....		
Chemist	\$.....	BALANCE	\$.....
Other	\$.....		

Where to buy secondhand furniture and household items

Upper Murray Family Care Community Shop 106 High Street, Wodonga	Phone 02 6056 1375
Good As New Furniture 437a Wagga Road, Lavington	Phone 02 6040 2603
Lifeline Shop Unit2a 334 Wagga Road, Lavington	Phone 02 6025 6411
Salvation Army Family Store 153 Melbourne Road, Wodonga	Phone 02 6024 5939
St Vincent de Paul Society 17 and 145 High Street, Wodonga	Phone 02 6024 3993
St Stephen's Opportunity Shop 1 Nilmar Avenue, Wodonga	Phone 02 6024 3605
Wodonga Hospital Opportunity Shop 30 Thomas Mitchell Drive, Wodonga	Phone 02 6056 186