



accommodation, finance, and health guide for students

accommodation | learning support |

finance | health | travel

© Wodonga Institute of TAFE

Published in 2011

This work is copyright. Apart from any use permitted under the *Copyright Act 1968*, no part may be reproduced by any process without prior written permission. Requests and enquiries concerning reproduction and rights should be addressed to:

Copyright officer

Wodonga Institute of TAFE

87 McKoy Street, West Wodonga

Victoria 3690

Important disclaimer

No person should rely on the contents of this publication without first obtaining advice from a qualified professional person. This publication is distributed on the terms and understanding that:

- 1 the authors, consultants, and editors are not responsible for the results of any actions taken on the basis of information in this publication, nor for any error in or omission from this publication
- 2 the publisher is not engaged in rendering legal, accounting, professional, or other advice or services.

The publisher, and the authors, consultants, and editors expressly disclaim all and any liability and responsibility to any person, whether a purchaser or reader of this publication or not, in respect of anything, and of the consequences of anything, done or omitted to be done by any such person in reliance, whether wholly or partially, upon the whole or any part of the contents of this publication.

Without limiting the generality of the above, no author, consultant, or editor shall have any responsibility for any act or omission of any other author, consultant, or editor.

Contents

Accommodation	1
Accommodation	1
Steps to finding the right accommodation	1
Where do you want to live?	2
What sort of accommodation suits you?	2
Long-term accommodation	3
Short-term accommodation	6
Renting for the first time	10
Applying for rental property	11
The lease	11
Second-hand furniture and household items	14
Learning support	15
Finance	17
Financial counselling	17
Emergency relief	17
Student loans	17
Payment plans for enrolment fees	18
Second-hand books and uniforms	18
Personal budget	19
Health	21
Healthcare card	21
Medical	21
Health services in Albury Wodonga	23
Travel	35
Travel concession cards	35

Accommodation

Accommodation

This section of the survival kit contains:

- basic information about the types of accommodation available locally and their cost ranges
- hints about renting for the first time
- information about the service and the assistance that our accommodation officer can provide.

Renting a house or a 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 our accommodation officer for further information.

The accommodation service provides you with a range of information and advice to help you find, secure, and maintain suitable accommodation. Feel free to make an appointment by phoning 02 6055 6389.

Steps to finding the right accommodation

- 1 Please read through this 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 want to live, for example, on campus, in a shared house, full board, partial board, in a hostel, in a caravan park, or renting a flat, unit, or house on your own
- 4 If you are from another part of Victoria, from interstate, or from 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 at temporary accommodation.

- 5 Work out a budget and decide what you can afford to pay for accommodation. The accommodation officer can help you with your budget. There is a budget planner elsewhere in this survival kit.
- 6 Visit Building A on the McKoy Street campus and look at the accommodation noticeboards 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 Midweek Xpress* (local newspaper), real estate agents, campus noticeboards, community noticeboards, online rental sites, or contact the accommodation officer on 02 6055 6389.
- 8 When you have found accommodation, contact the person offering the accommodation and arrange to look at the property. Prepare a list of questions to ask about the accommodation. When you look, remember that you must feel comfortable. Try not to panic. You do not have to accept the first offer if you feel that the accommodation is sub-standard. The accommodation provider may require a reference.
- 9 Keep copies of all transactions regarding your tenancy including lease, condition reports, and so on. Also keep receipts for all payments during your tenancy.
- 10 Useful websites
 - www.wodongatafe.edu.au
 - www.latrobe.edu.au/aw/
 - www.housing.nsw.gov.au
 - www.housing.vic.gov.au

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.

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

What sort of accommodation suits you?

The accommodation that suits you is a combination of what you like and what you can afford. You need to know what your expenses are. Ask yourself the following questions.

- How much is the rent for a particular accommodation that suits you?
- What are your up-front costs (for example, rent in advance, the bond, connection fees for gas, electricity, and 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 information that follows outlines some of the options.

Long-term accommodation

On-campus accommodation

On-campus accommodation is available to students of Wodonga TAFE and La Trobe University. There are currently 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 2012, on-campus accommodation will cost approximately \$121 per week. You will need to provide your own bedding, towels, crockery, cutlery, and electrical goods such as stereo, clock radios, TV, and so on. Food and cooking are your responsibilities. The TAFE cafeteria and Midway Café provide meals during 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. You will go on a waiting list if you apply after this date. Application forms are available from the accommodation officer on 02 6055 6389.

Full board

You may 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, and so on
- all meals and utilities (gas and electricity)
- a fully-furnished room, usually sharing the facilities.

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

Check local newspapers and noticeboards for more information, or contact the accommodation officer on 02 6055 6389.

Partial board

Partial board is a room (usually furnished) and the use of facilities in a family or the owner's home, usually with no meals or only some meals provided. Partial board can also mean that the room and/or meals are only available for five days a week, assuming that you go home on weekends. The cost is usually between **\$80 and \$120 per week**.

Check local newspapers and noticeboards for more information, or contact the accommodation officer on 02 6055 6389.

Sharing

This means having a room (usually unfurnished) in a rented house or flat with other students or single people. Usually, other students or local residents offer this type of accommodation.

Many students choose to live in a shared house or 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.

In some households, cooking, shopping, and cleaning are shared responsibilities. In others, each person is responsible for his/her own needs. Besides rent, other costs include shared bills for gas, electricity, and telephone. It is normal to be charged one month's rent in advance plus a bond (security deposit). The cost is usually between **\$80 and \$150 per week, plus expenses (gas and electricity)**.

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

- decide what sort of living arrangements you prefer (for example, shared cooking or going your own way)
- speak to friends who are already sharing

If you know people who have lived in a shared house, talk to them about the advantages and any problems they had. You then have an idea of what you want and how to avoid any domestic problems when you set up your own place.

- arrange to visit three or four different houses to see how households can be organised, for example, some are very structured, some have rosters for cleaning and cooking, and some are communal.

Vacant rooms are often advertised in the local newspapers. Newspapers published on Wednesdays and Saturdays carry the most ads. The campus noticeboards often have 'to share' accommodation notices.

Phone the accommodation officer on 02 6055 6389 to be put into contact with other students who are looking for shared accommodation.

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 are generally included in the cost. Short-term and long-term accommodation arrangements are available. Most hostels come under the *Rooming House Act*. The cost of hostel accommodation is generally between **\$75 and \$100 per week**.

See the temporary accommodation section of this survival kit for more information.

Riverview Heights student accommodation

Riverview Heights provides 26 single-study bedrooms and five one-bedroom, self-contained units. Costs range from **\$135 to \$170 per week**. This student accommodation centre is approved by Albury City Council and is 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 www.riverviewheightsAlbury.com. Please direct enquiries concerning residency at Riverview Heights to 0418 576 980 or www.riverviewheights.com.au.

Noorla Place

Noorla Place provides 36 single-bed study rooms on a self-catering basis, with fully-equipped kitchens, living-dining areas, and bathrooms with separate toilets. Bedrooms are furnished and supplied with a set of linen, a blanket, and an electric blanket, and are equipped with free broadband internet access (512kbs). Rooms cost between **\$100 and \$110 per week**.

Potential applicants are required to attend an interview and provide contact details of character referees. Please direct enquiries concerning residency at Noorla Place to 02 6025 2089, 0427 933 186 or email stay@noorlaplace.com.au.

Christian community student accommodation

If you want to live in a Christian community in either Albury or Wodonga, you can contact 'The olive grove' in Albury on 02 6021 6847 or 6025 6448 or 'The corner house' in Wodonga on 02 6059 5460.

Both houses are set up for single occupancy and are fully furnished and fully equipped on a self-catering basis. Accommodation is available for first-year students who normally reside outside the Albury Wodonga area. Accommodation is available for one year and costs **\$400 per month**. References are required.

Caravan park living

There are two caravan parks located reasonably close to Wodonga TAFE. Borderland Caravan Park is adjacent to the McKoy Street campus.

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 you need to provide your own furniture and cover the initial establishment costs. However, second-hand furniture and household items can be purchased from local opportunity shops (see list elsewhere in this survival kit), second-hand dealers, or privately (advertised in the *Border Mail* newspaper, particularly on Saturdays and Tuesdays). Bond assistance is available to people who have healthcare cards. Bond assistance is explained in more detail elsewhere in this survival kit.

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 and \$220 a week**.

Renting a three-bedroom house in the Wodonga area costs from **\$150 to \$300 per week**. Rental costs 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 prices. Albury may be a viable option if you have your own transport.

Rental properties are advertised daily in the local newspaper. This survival kit contains a list of local real estate agents. The accommodation officer receives weekly updates of available rental properties.

Short-term accommodation

Finding somewhere to live can be 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.

Getting information

Accommodation noticeboard

'Accommodation available' notices are displayed on a noticeboard outside the Learner Services office. When you find something that interests you, note down the details and telephone numbers.

You can also use the noticeboard to advertise any accommodation that you have to share.

Newspapers and the internet

Remember to check the *Border Mail* (especially on Wednesdays and Saturdays) as well as the weekly local newspaper, *The Midweek Xpress*.

Internet sites like www.realestate.com and www.domain.com cover Albury Wodonga.

Temporary accommodation

Note

- 1 The prices quoted here were correct as at September 2011. 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.

Belvoir Village Motel

Corner Moorefield Park Drive and
Melbourne Road, Wodonga

Phone 02 6024 5344

Short walk to Wodonga TAFE

Student rates

Single \$75

Albury Wodonga Apartments

86 High Street, Wodonga

Phone 02 6024 5844

bookings@alburywodongaapartments.
com.au

Serviced, fully-furnished apartments, short
drive from Wodonga TAFE

Weekly rates

Two-bedroom apartment, two people \$500

Price negotiable for stays of six months or
longer

Lease required

Warrina Motor Inn

31 High Street, Wodonga

Phone 02 6024 2211

Short drive to Wodonga TAFE

Single \$80 per night/\$90 per night deluxe

Double \$85 per night/\$95 per night deluxe

Units \$145 per night

Weekly negotiated

Best Western Stagecoach Motel

188 Melbourne Road, Wodonga

Phone 02 6024 3044

Short walk to Wodonga TAFE

Student rates

Single \$108

Twin \$119

Blazing Stump Motel

Murray Valley Highway, Wodonga

Phone 02 6056 3433

Approximately 8km from Wodonga TAFE

Cabins \$85 per night

Rooms \$150 per night

Apartments \$230 per night

Border Gateway Motel

6 Moorefield Park Drive, Wodonga

Phone 02 6056 1011

Short walk to Wodonga TAFE

Student rates

Single \$90 per night

Double \$101 per night

Twin \$104 per night

Long-term rates available on request

Sanctuary Park Motor Inn

11 High Street, Wodonga

Phone 02 6024 1122

Short drive to Wodonga TAFE

Student rates

Single \$79 per night

Deluxe \$83 per night

Motel Wellington Wodonga

46 High Street, Wodonga

Phone 02 6024 2400

Short drive to Wodonga TAFE

Student rates

Single \$84 per night

Double \$97 per night

Wodonga TAFE

On-campus accommodation

87 McKoy Street, West Wodonga

Phone 02 6055 6389

Overnight accommodation \$25 per person per night depending on availability

Self-contained, six-bedroom units

Borderland Caravan Park

65 McKoy Street, Wodonga (next door to Wodonga TAFE)

Phone 02 6024 3906

Offers ensuite sites, mobile homes, cabins

Overnight rates

Vans from \$45 per night

Cabins from \$75 per night (single) w/o linen

Long-term rates available on request

Twin City Motor Inn

166 Melbourne Road, Wodonga

Phone 02 6024 2111

Short walk to Wodonga TAFE

Student rates

Single \$60

Double \$80

Weekly rate \$250 (for longer-term stays)

Murray Valley Motel

196 Melbourne Road, Wodonga

Phone 02 6024 1422

Short walk to Wodonga TAFE

Single \$75 per night

Double \$85 per night

Long-term rates available on request

Lorraine Lodge

586 East Street, Albury (opposite Albury Base Hospital)

Phone 0412 714 568

Single \$55 per night

Extra person \$20 per room

Long term rates \$180 per week

www.lorrainelodge.com.au

Emergency accommodation

Albury Community Housing Inc

Long-term accommodation
562 Macauley Street, Albury
Phone 02 6021 8844

Housing NSW (temporary accommodation)

Ground floor, 429 Swift St, Albury
Phone 02 6041 9666

Junction Support Services

155 Melbourne Road, Wodonga
Phone 02 6043 7400

Rural Housing Network

82 High Street, Wodonga
Phone 6055 9000

Youth and Family Services Mainstay

PO Box 601, Albury
Phone 02 6041 3840

Real estate agents

Many local real estate agents have rental properties available within easy access of Wodonga TAFE.

Elders

297 Schubach Street, Albury
Phone 02 6021 3355
Corner High Street and Elgin Boulevard,
Wodonga
Phone 02 6024 5450
www.elders.com.au/albury

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

Stanley & Martin

2/647-653 Dean Street, Albury
Phone 02 6023 8900
www.stanleyandmartin.com.au

Stockdale & Leggo Real Estate

1/512 Swift Street, Albury
Phone 02 60237400
91 Hume Street, Wodonga
Phone 02 6043 7777
www.stockdaleleggo.com.au

LJ Hooker

318 Urana Road, Lavington
Phone 02 6025 0577
10/539 Kiewa Street, Albury
Phone 02 6023 5566
57 High Street, Wodonga
Phone 02 6024 9222
www.ljhooker.com

The Professionals

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

Dixon's First National

57 High Street, Wodonga
Phone 02 6024 9222
www.dixonrealestate.com.au

Brian Unthank Real Estate

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

Wodonga Real Estate

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

LJ Colquhoun Dixon

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

Renting for the first time

Tenancy advice and advocacy

Before you start a tenancy (which means to sign a lease or pay a bond), it is advisable that you 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 between New South Wales and Victoria regarding the laws and regulations about tenancy. Do not assume that the information you are given in one state applies to other states.

Victoria

There is a great deal of information on the website of Consumer Affairs Victoria 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 **South West Tenants Advice** on 02 6041 6699 or freecall 1800 642 609. Information about renting in New South Wales can be found on the website of the Department of Fair Trading 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 or flat. After you submit your application, it may take a few days to receive an answer, keeping in mind that 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 real estate agent's office.
- Have good referees or references. Past rental history is the best reference but personal and/or professional (for example, your doctor) references or references from school/university or neighbours will all help.
- You will be asked for income details. Be prepared.

When you are successful

When you are successful in applying for a property, you 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 little scary if you have never done them before, so here are some tips.

The lease

A lease or tenancy agreement can be verbal, written, or a combination of both. Remember that the lease or tenancy agreement is legally binding. Make sure that you understand your obligations and your rights under the lease.

There are two common types of lease. 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 common durations for leases. When you sign a fixed-term lease, you are obliged to meet the rental payments for the entire period, so do not sign a lease for longer than you plan to stay.

A **periodic lease** does not end on a specified date. The lease specifies how much notice you need to give if you want to end the arrangement. Notice is usually the same period of time as the rental period. So, if you pay rent monthly, you need to give one month's notice.

All leases have to comply with the *Residential Tenancies Act* of the state in which you live.

Before you sign a lease

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

When you have signed a lease

- Complete and return the property condition report which you will have been given. Make sure that you report accurately and comprehensively. The condition report you fill out at the beginning of a lease sets the standard in which the property needs to be when the lease finishes. Therefore, include things like marks or stains on carpets and loose window locks or missing door knobs.
- Keep a record or copies of receipts of all payments.
- Make sure that anything you agree to with the owner/agents/co-tenants is recorded in writing.
- You will have to pay a bond or security deposit which is refunded to you when you leave, provided there is no damage to the property.

The bond

A bond or security deposit is paid by the tenant and lodged by the owner with an independent party as security against any costs or damages to the property or unpaid rent. It is usually the equivalent of one month's 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 the NSW and Victorian governments both have bond assistance schemes.

Bond assistance in 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 that you have already made.

When you have been accepted as a tenant, there are a number of steps to take to access bond assistance.

- 1 Have the forms completed by the estate agent or landlord.
- 2 Bring the completed forms and the following information to the interview.

Proof of identity

One photo ID (for example, driver's licence) or two other forms of identification.

Proof of income

Proof of income can be in the form of:

- a letter from your employer that states your gross weekly income for the previous 13 consecutive weeks
- payslips from the previous 13 consecutive weeks.

If you receive a pension or benefit, you need a letter from Centrelink that details the type and amount of payment.

- 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 in Victoria 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 per cent of your gross weekly earnings.

If you want more information about the bond assistance scheme, contact the housing information and referral worker at the Rural Housing Network on 02 6055 9000.

Bond assistance in 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 that you have already made.

When you have been accepted as a tenant, there are a number of steps to take to access bond assistance.

- 1 Contact the Department of Housing on 02 6041 9666 or visit 429 Swift Street, Albury (corner of Macauley Street) to collect an application form and make an interview time.
- 2 Complete all details on the application form before your appointment. The application form has a section at the end which the real estate agent or the landlord completes.
- 3 Bring the completed application form and the following additional information to your interview.

Proof of identity

Bring one source of identification, for example, your driver's licence or Medicare card.

Proof of income

Proof of income can be in the form of:

- a letter from your employer that states your gross weekly income for the previous 13 consecutive weeks

- your most recent payslip if it includes earnings for the year to date
If you receive a pension or benefit, you need a letter from Centrelink that details the type and amount of payment.
- current (less than two weeks old) statements from all bank, building society, or credit union accounts you hold.

You may be eligible for Rentstart if:

- you are eligible for public housing
- the tenancy is likely to be sustained for up to 12 months (or six months if 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 per cent of your gross weekly earnings.

Property condition report

The property condition report should be completed in as much detail as possible. It 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 tedious to complete, but it is worth your while to take the time in being accurate.

Second-hand furniture and household items

Upper Murray Family Care Community Shop

106 High Street, Wodonga

02 6056 1375

Lifeline Shop

429 Wilson Street, Albury

02 6021 6397

Salvation Army Family Store

153 Melbourne Road, Wodonga

02 6024 5939

St Vincent de Paul Society

17 and 145 High Street, Wodonga

02 6056 5174

St Stephen's Opportunity Shop

1 Nilmar Avenue, Wodonga

02 6024 3605

Red Cross Shop

High Street, Wodonga

026056 2345

Learning support

We provide assistance in many aspects of learning including:

- study skills
- time management
- assignment writing
- computer skills
- exam preparation
- in-class assistance
- tutoring.

We aim to ensure that learners with disability, medical conditions, or additional learning needs can participate fully and equally in all aspects of student life. We offer:

- help with applications and enrolments
- additional in-class assistance
- tutoring
- assistive and adaptive equipment.

The Learning Support Unit, located in Building A at Wodonga TAFE, provides support in study skills, disability, and equal opportunity.

Please call 02 6055 6606 if you need support in any of these areas.

Finance

Financial counselling

Financial counsellors can help you:

- with budgeting
- with bond assistance
- resolve differences over domestic disputes, and so on.

Who can help?

- Uniting Care at the corner of Beechworth Road and Nilmar Avenue, Wodonga provides a financial counselling service and can be contacted on 02 6024 2108.
- St David's Care at 593 Olive Street, Albury can be contacted on 02 6021 7099.
- St Vincent de Paul at 132 High Street, Wodonga can be contacted on 02 6056 5174.

Emergency relief

The following organisations may be able to help with emergency relief, and with food and other vouchers.

- Uniting Care at the corner of Beechworth Road and Nilmar Avenue, Wodonga can be contacted on 02 6024 2108.
- St David's Care at 593 Olive Street, Albury can be contacted on 02 6021 7099.
- St Vincent de Paul at 132 High Street, Wodonga can be contacted on 02 6056 5174.

Student loans

The student loan fund is available to all students of Wodonga TAFE.

Conditions

- The maximum loan amount available is \$350.
- You must attend an interview with Learner Services to assess your eligibility.
- You must complete all sections of the loan application form. Staff in the Learner Services office can help you with this.

- You must have a guarantor for your loan. The guarantor must be employed and must be over the age of 21 years. The person cannot be a guarantor for more than one loan at a time or if he/she has 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 per cent 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 when you enrol. As a local service, Wodonga TAFE has made payment plans for fees available for students who enrol in government-funded courses.

Payment plans are not usually available for short courses or non-government-funded courses.

For further information, please refer to the fees, charges, and refunds brochure available from Continuous Improvement and Administration Services.

Conditions

- To arrange a direct debit payment plan for your enrolment fees, you must read the direct debit request service agreement and complete Wodonga TAFE's direct debit request form. You will not be enrolled until this form has been completed.
- These forms are available from Administration Services on 02 6055 6766 and Learner Services on 02 6055 6606.
- A deposit of 25 per cent of the total fees and charges must be paid when you enrol.
- The balance must be repaid via direct debit from your account at your nominated financial institution on a fortnightly basis at least.
- The final payment must be received before your 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, immediate payment of the entire fee may be requested.
- If you experience difficulties with repayments, contact the Finance Department on 02 6055 6615.

Second-hand books and uniforms

Wodonga Student Association operates a second-hand book and uniform service. For further information about this service, either visit the Student Association at the 'Hangar' or contact 02 6055 6390.

Personal budget

Note that you always work your budget to your income period, for example, weekly, fortnightly, monthly.

Income

Centrelink	\$ _____	Other	\$ _____
Part-time work	\$ _____	Total income (A)	\$ _____

Expenses

Living costs

Housing	\$ _____
Rent	\$ _____
Board	\$ _____

Utilities

Electricity	\$ _____
Gas	\$ _____
Water	\$ _____
Telephone	\$ _____

Insurance

Household	\$ _____
Medical	\$ _____
Car/motorcycle	\$ _____

Travel

Petrol	\$ _____
Licence	\$ _____
Registration	\$ _____
RACV/NRMA	\$ _____
Repairs	\$ _____
Fares	\$ _____

Education

Fees	\$ _____
Books	\$ _____
Stationery	\$ _____
Equipment	\$ _____
Photocopies	\$ _____
Internet	\$ _____
Other	\$ _____

Food

Groceries	\$ _____
Meat, fish, chicken	\$ _____
Fruit and vegetables	\$ _____
Milk	\$ _____
Bread	\$ _____
Takeaways	\$ _____
Snacks	\$ _____
Other	\$ _____

Medical

Dentist	\$ _____
Doctor	\$ _____

Optometrist \$ _____

Chemist \$ _____

Other \$ _____

Personal

Clothing \$ _____

Hair care \$ _____

Makeup \$ _____

Movie tickets \$ _____

Movie hire \$ _____

Concert tickets \$ _____

CDs, DVDs \$ _____

Magazines \$ _____

Entertainment \$ _____

Drinks \$ _____

Cigarettes \$ _____

Gifts \$ _____

Sport \$ _____

Other \$ _____

\$ _____

\$ _____

Balance

Total income (A) \$ _____

Total expenses (B) \$ _____

Balance (A) - (B) \$ _____

Other repayments

Car \$ _____

Bankcard \$ _____

Other credit cards \$ _____

\$ _____

Store accounts \$ _____

\$ _____

Credit union loan \$ _____

Rental of goods, for example, videos \$ _____

\$ _____

Bank or building society loan \$ _____

Personal loan \$ _____

\$ _____

Loan from family/ friends \$ _____

Student loan \$ _____

Total expenses (B) \$ _____

Health

Healthcare card

A healthcare card, issued by Centrelink, entitles you 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 Albury Wodonga Health and to access the bond assistance schemes mentioned elsewhere in this survival kit. Students from Wodonga TAFE may also be eligible for a discount on enrolment fees.

You do not have to receive a Centrelink benefit to be eligible for a healthcare card. To be eligible, your gross weekly income must not exceed the following amounts.

Single	\$470 per week
Couple	\$816 per week
Single or couple with one child (add \$34 for each additional child)	\$816 per week

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

Medical

Medicare card

You need to have your own Medicare card when you leave home. Contact the Medicare offices 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

Wodonga West Medical Clinic

195 Melbourne Road, Wodonga

Phone 02 6056 2447

Must produce a current full-time student ID card

Mate Street Medical Clinic

1089b Mate Street, North Albury

Phone 02 6025 0333

Reduced fees if you present healthcare card, student ID, or pension card

Elmwood Medical Centre

291 Beechworth Rd, Wodonga

Phone 02 6056 2011

Tristar Medical Group

79 High Street, Wodonga

Phone 02 6024 3344

Bulk-billing service

Albury Community Health Centre

Family Planning Clinic (Border) Ltd

596 Smollett Street, Albury

Phone 02 6058 1800

Melrose Clinic

60-62 Waratah Way, Wodonga

Phone 02 6024 2766

Healthcare card holders only with full-time student ID

Let reception know you are a student before you see the doctor

Discounted consultation fee services

Lavington Medical Centre

330 Griffith Road, Lavington

Phone 02 6025 4488

Reduced fees for healthcare 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

David Street Medical Clinic

645 David Street, Albury

Phone 02 6021 5555

Reduced fees for healthcare card holders

Federation Clinic

1 Forde Court, Wodonga West

Phone 02 6059 2500

Reduced fees for healthcare and pension card holders

Dental services

Albury Community Health Centre Dental Clinic

596 Smollett Street, Albury

Phone 02 6058 1800

Free service for NSW residents

Must produce healthcare card or pension card

Albury Wodonga Health (Wodonga) Public Dental Clinic

Vermont Street, Wodonga

Phone 02 6051 7530

Free service for Victorian residents

Must produce healthcare card or pension card

Please note that you will need your Medicare card to claim a rebate on the doctor's fee if your doctor does not bulk-bill.

Health services in Albury Wodonga

The following list of health services in Albury Wodonga was compiled in September 2011.

Please call the services you need to find out more about them before you visit them, for example, to ask about costs and the 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 to the community guides available from the City of Wodonga or Albury City Council.

Service	Phone
Aged care services	
Aged and 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 5254
Carers' Respite and 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

Service	Phone
Counselling	
Adolescent Family Counselling Albury	02 6058 6210
Albury Child and Adolescent Mental Health Service, Albury Community Health Centre 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
Albury Wodonga Health (Albury), Social Work Department 201 Borella Road, Albury	02 6058 4560
Care Crisis Line	136 169
Centacare, Albury	02 6051 0222
Centacare, Wodonga	02 6056 1861
Financial counsellor, Upper Murray Family Care 29 Stanley Street, Wodonga	02 6022 8000
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
Learner Services, Wodonga TAFE Building A, 87 McKoy Street, Wodonga	02 6055 6606
Lifeline	13 1114
Mensline	1300 789 978

Service	Phone
North East Child and Adolescent Mental Health Service, Wodonga	02 6024 7711
Resolve Corner Hovell Street and 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 155 High St, Wodonga	02 6022 8888
Upper Murray Centre Against Sexual Assault	1800 806 292
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 02 60584642
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 1800 018 444
Domestic Violence Advocacy Service	1800 810 784 TTY 1800 626 267
Domestic Violence Line	1800 65 64 63
Emergency Department, Albury Wodonga Health (Albury) Borella Road, Albury	02 6058 4584

Service	Phone
Emergency Department, Albury Wodonga Health (Wodonga) 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
Dental services	
Albury Area Dental Services, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Wodonga Dental Clinic, Albury Wodonga Health (Wodonga) High Street, Wodonga	02 6051 7925
Disability services	
Carers' Respite and 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 1300 886 388
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
Learner Services, Wodonga TAFE Building A, 87 McKoy Street, Wodonga	02 6055 6662

Service	Phone
Drug and alcohol services	
Alcohol and Drug Information Service	1800 422 599
Alcohol and Other Drug Services, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Direct Line Drug and Alcohol	1800 888 236
Gambling	1800 156 789
Needle Clean Up Hotline	1800 633 353
Open Family (12-21years)	0409 427 614
Sharps Collection, City of Wodonga Hovell Street, Wodonga	02 6055 9300
Upper Hume Community Health Service 12 Stanley Street, Wodonga	02 6022 8888
Youth Substance Abuse Service	1800 014 446 03 9415 8881
Family, parents, and relationship services	
Adolescent Family Counselling Albury	02 6041 1854
Australian Breastfeeding Association	02 6041 2351 02 6023 6523
Centacare ALBURY	02 6042 3700
Centacare WODONGA	02 6056 1861
Child and Maternal Health Services, City of Wodonga	
Baranduda	02 6020 8643
Belgrade Avenue, Wodonga	02 6056 2794
Central Wodonga	02 6022 9720
Felltimber Community Centre, Wodonga	02 6043 4555
Trudewind Road, Wodonga	02 6056 2907
Mungabareena Aboriginal Corporation, Wodonga	02 6024 7599

Service	Phone
Family Planning Clinic, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Parents and Babies Support Unit, Mercy Health Service Kiewa Street, Albury	02 6042 1446
Resolve Corner Hovell Street and Elgin Boulevard, Wodonga	02 6056 2802
Upper Hume Community Health Service 155 High St, Wodonga	02 6022 8888
Upper Murray Family Care 29 Stanley Street, Wodonga	02 6057 8400
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 Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Albury Wodonga Health (Albury), Social Work Department 201 Borella Road, Albury	02 6058 4560
Asthma Foundation of NSW	1800 645 130
Australian Hearing Foundation 480 David Street, Albury	02 6041 2044
Cancer Help Line	13 1120
Community Information and Referral Centre 24 Stanley Street, Wodonga	02 6056 3222
Department of Community Services, Albury	02 6058 4900

Service	Phone
Department of Ageing, Disabilities and Home Care 647-653 Dean St, Albury	02 6024 8700
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 1881
Dietitian, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Eating Disorders Foundation of Victoria www.eatingdisorders.org.au	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, Albury Wodonga Health (Wodonga) Vermont Street, Wodonga	02 6051 7400
Quitline	13 7848
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

Service	Phone
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 02 6023 6611
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
Hair and beauty	
The Australian College of Hair Design and Beauty 1 Greygown Street, Wodonga West (located close to Wodonga TAFE)	02 6024 4022
Hospitals	
Albury Wodonga Health (Albury) Borella Road, Albury	02 6058 4444
Albury Wodonga Health (Wodonga) Vermont Street, Wodonga	02 6051 7111
Legal services	
Legal Information Access Centre	02 9273 1558
Victorian Legal Aid www.legalaid.vic.gov.au	1800 677 402
Under 18s Hotline www.legalaid.vic.gov.au	1800 677 402

Service	Phone
Mental health services	
Aboriginal Health and Wellbeing, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Adolescent Family Counselling, Albury	02 6058 6210
Adult Community Mental Health 475 Townsend Street, Albury	02 6058 1750
Albury Child and Adolescent Mental Health, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Adult Community Mental Health Service 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 www.mifellowship.org	03 8486 4222
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 and Babies Unit, Mercy Hospital	02 6021 0233

Service	Phone
Amputee Support Group 10 Garnet Circuit, Wodonga	02 6059 1212
Anxiety Disorders and Depression Support Group	02 6059 4176
Deaf Support Group	02 6025 1649 03 5722 9175
Hume Phoenix Support Group for Gays and 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
Parents and Friends of Lesbians and Gays (PFLAG)	02 6058 1800
Pregnancy Support Group	02 6024 6775
Post-natal Depression Support Group, City of Wodonga	02 6056 2794
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 and Adolescent Mental Health Service, Albury Community Health Centre 596 Smollett Street, Albury	02 6058 1800
Albury Youth and Family Services	02 6041 1129

Service	Phone
Broughton House Youth Refuge 259 Borella Road, Albury	02 6021 7046
Junction Support Services and Youth Access and Support Services 155 Melbourne Road, Wodonga	02 6043 7400
Kids Help Line	1800 55 1800
North East Child and Adolescent Mental Health Service Wodonga	02 6024 7711
Upper Hume Community Health Service 12 Stanley Street, Wodonga	02 6022 8888
Wodonga Youth Services Hovell Street, Wodonga	02 6022 9700
Youth Pathways Coordinator, Wodonga TAFE Building A, 87 McKoy Street, Wodonga	02 6055 6688

Please contact Learner Services on 02 6055 6606 for more information.

Your student diary also contains important contact numbers.

Your first point of contact at Wodonga TAFE is the welfare officer who can be contacted as follows.

Wodonga TAFE (Building A)
87 McKoy St
Wodonga Victoria 3690
Phone 02 6055 6389

Travel

Travel concession cards

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

Victoria

Country Victoria

- You can buy the Victorian public transport (VPT) student concession card for \$9 from Wodonga railway station and use it for concession on the Wodonga/Melbourne line. V/Line does not generally accept the ISIC in Victoria. However, staff at Wodonga railway station will accept the ISIC from students who travel from Wodonga to Melbourne on the XPT service only.
- Dysons Bus Lines in Albury Wodonga accept the VPT student concession card or the Victorian healthcare card.

Metropolitan Victoria (Melbourne)

- You can use your VPT student concession card to travel around Melbourne.

New South Wales

Country NSW

- Country Link accepts the ISIC, including travel on the XPT from Albury to Sydney or from Albury to Melbourne. Phone 13 2232 for more information.

Metropolitan NSW (Sydney)

- There are no travel concessions for students of Wodonga TAFE in metropolitan NSW (Sydney).

Martin's Albury

- You need to show your student ID card to receive a discount for travel with Martin's Albury.



Wodonga TAFE
87 McKoy Street, West Wodonga Vic 3690
www.wodongatafe.edu.au

Scan here for more information

