

## DISCLAIMER!

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## AUSTRALIA – STUDENT VISA (SUBCLASS 500) GUIDE

*(Australia requires international students to obtain the **Student Visa (subclass 500)**. This visa allows full-time study in a registered course. Below is a guide tailored for graduate (Master's/PhD) students.)*

### Eligibility Requirements

- **Confirmation of Enrollment (CoE):** You must be **enrolled in a full-time course** registered on CRICOS (Commonwealth Register of Institutions and Courses for Overseas Students). For a Master's or PhD, your university will issue an electronic **Confirmation of Enrolment (CoE)** for your program. You need this CoE to apply. If you have package courses (e.g., a preliminary research course then the PhD), you need CoEs for each.
- **Genuine Temporary Entrant (GTE):** You must satisfy the **Genuine Temporary Entrant** requirement – meaning you have a genuine intention to stay in Australia temporarily for study (and related purposes) and will not overstay. This is assessed through a **GTE statement** in your application explaining your study choice, background, and future plans. You should address any ties to home country, reasons for choosing Australia, etc. Australian Department of Home Affairs evaluates this closely.
- **Financial Capacity:** You must have **sufficient funds** to cover tuition, travel to Australia, and living costs for the first 12 months of your stay (for yourself and any dependants). As of 2023-2025, you need to show at least **AUD \$29,710** for living costs for one year for a single student (the official figure for required funds; plus additional if bringing family), **plus tuition fees** for one year, and **travel costs** (about \$2,000). You can prove this via personal or family savings, loans, scholarships, or a combination. Alternatively, a certain income threshold of a sponsor (e.g. \$70,000+ annual income) can suffice. You will declare and provide evidence as required.
- **English Proficiency:** You need to meet the English language requirement (unless exempted). For a graduate student, usually your university admission (IELTS/TOEFL) covers this. Home Affairs may require evidence of a recent English test result if you're from a country not on the exemption list and haven't studied in English. Ensure you meet the minimum (e.g., IELTS 6.5 for most postgrad). If your offer was conditional on English, you must satisfy it before CoE issuance.
- **Health and Character:** You must meet Australia's **health requirements** and **character requirements**. Health: certain countries and certain courses (like medical fields) require a **health examination** by an approved panel doctor. You may need chest x-ray, blood tests, etc. Character: you'll answer questions about criminal history. You might need to provide police

certificates. Also, you must not owe any debt to the Australian Government or have visa cancellations in the past.

- **Overseas Student Health Cover (OSHC):** You are required to have **health insurance** for the entire duration of your stay as a student. This is called OSHC and must be arranged (usually you purchase a policy from an approved insurer). Your visa won't be granted without evidence of OSHC (or exemption if you have a scholarship covering it).
- **Age:** For graduate studies there's no upper age limit (the age limit of under 18 issues are mainly for school students). If you are under 18, special welfare arrangements are needed, but that's rare for postgrad.
- **Course Progression:** If you have studied in Australia before and are applying for a new course visa, the new course should usually be at the same level or higher (unless justified). E.g., going from a PhD to a diploma might raise questions, while Bachelor to Master is normal progression.

### Required Documents Checklist

- **Confirmation of Enrolment (CoE):** A copy of your **CoE document** for each course (usually issued as a PDF or code). This is proof you have an unconditional offer and have accepted it. You must enter the CoE code in the visa application. If you have multiple courses packaged (like a language course + degree), include all CoEs.
- **Passport:** A **valid passport** (bio-data page). You'll need to provide passport details in the application and upload a scanned copy. The passport should be valid for at least the duration of the course (to avoid needing renewal mid-visa). If you renew your passport after applying, you must update Home Affairs.
- **Proof of Financial Capacity:** Documents showing you meet the **12-month funds or annual income requirement**. Options include:
  - **Bank statements** showing savings equivalent to required amount (living cost + tuition + travel). The funds should be in accessible form (savings, fixed deposit that can be liquidated, etc.) in your name or an immediate family member's name. Typically, a recent statement (with a closing balance meeting the required sum) and maybe a letter from the bank verifying the funds.
  - **Education loan sanction letter** from a bank for the required amount (with evidence of disbursement conditions).
  - **Scholarship or sponsorship letters:** If you have an Australian scholarship (e.g., RTP for a PhD or Australia Awards) or other scholarship covering costs, provide the official letter specifying what is covered (tuition, stipend amount, duration). If a family sponsor is providing an income, and you're using the **annual income option**, you need a certificate of their annual income (at least AUD \$70,000) e.g., an official letter from their employer or tax returns.

- **Affidavit of financial support** (if using family funds) plus their bank statements or fixed deposit receipts.
- **Proof of payment** of tuition or housing (if you've already paid some tuition or university housing fees, include receipts; that reduces the amount you need to show for funds).
- *Note:* Some applicants from certain countries under streamlined arrangements may not be asked for these documents upfront, but you should have them ready as Home Affairs can request them or verify them. It's safest to front-load these documents in the application to avoid delays.
- **GTE Statement: A Genuine Temporary Entrant statement/letter.** This is typically a written personal statement (can be about 1-2 pages) addressing: your academic background, why you chose this course and university in Australia, how it benefits your future, ties to your home country (family, job prospects, assets), and that you intend to return home after studies. Essentially, explain convincingly that you are a genuine student and not using the visa for migration. This can be uploaded as a PDF. Be truthful and try to make it clear that your main aim is study and career, not long-term settlement (even if you might later decide otherwise, the point here is to show temporary intent).
- **English Proficiency Evidence:** If required for your nationality/education background, provide your **IELTS/TOEFL/PTE score report**. If you are exempt (e.g., you studied in English in certain countries or have certain passports), you may not need to attach, but many applicants include it anyway (especially if the university admission was conditional on it).
- **Academic Documents:** Usually not all are required for the visa itself, since the university already assessed them. However, as proof of your background you might include:
  - **Highest qualification certificates and transcripts** (e.g., bachelor's degree certificate and transcript for a Master's applicant).
  - If you're doing a PhD, perhaps your research proposal or supervisor agreement (optional, but can strengthen GTE by showing seriousness).
  - Any **professional certificates** if relevant to course. These aren't mandatory for the visa application, but if you have any gap in studies or a change of field, you can attach these and an explanation in your GTE.
- **Overseas Student Health Cover (OSHC): Proof of health insurance** purchase. Typically, you need to buy OSHC for the entire visa length (e.g., if your program is 2 years, buy 26 months to cover course + buffer). The policy certificate or a letter from the insurer showing coverage dates and names of covered persons must be provided. If the university arranged OSHC for you, they'll give you a certificate. If you are on a scholarship that covers insurance, a letter confirming that satisfies this requirement.
- **Passport-size Photo:** A digital **passport photo** meeting Australian specifications (45mm x 35mm, head centered, etc.). Often you upload it in the online application. If the online system doesn't require it separately, you can attach it in the documents section.

- **Identification Documents:** A **national ID card** copy, if any, can be provided (optional). Also, if you have an Australian visa refusal or travel history, you might include explanation or related docs.
- **Employment Documents:** If you have work experience, you can attach a CV and any reference letters or pay slips. Not required, but for GTE, demonstrating consistent career/study path helps. If you have a gap, an employer reference can show you were working.
- **Character Documents:** Generally for student visas, **police certificates** are not required upfront unless you indicate convictions. But if you've lived in certain countries for lengthy periods, the case officer might request one. Some students preemptively get a police clearance from their home country to attach. Also, you will fill Form 80 (Personal particulars) and/or Form 1221 in some cases to detail background – but the online application usually covers those questions, so Form 80 is often not needed unless specifically requested.
- **Marriage or Relationship Evidence:** If you are married or have a de facto partner (even if they are not coming with you), declare it. If your spouse is applying as a dependent, you must provide a **marriage certificate** (or evidence of 12-month cohabitation for de facto) and other supporting documents (like joint finances, etc.), plus they need their own documents (passport, etc.). Similar for any children: birth certificates, etc. This is only if you apply together or plan for them to join you.
- **Payment Method:** Visa application fee is paid online by card. No separate proof needed, but have a credit/debit card ready when submitting application.

### Application Process (Step-by-Step)

1. **Create an ImmiAccount:** Go to the Australian Department of Home Affairs website and create an **ImmiAccount** (if you don't have one). This is the online portal where you will complete and submit your student visa application. It's straightforward – you register an email and password.
2. **Fill out the Online Application Form:** Log in to ImmiAccount, select “**Student visa (subclass 500)**” and the stream (likely **Single (Main) Applicant** or **With family** if you include dependants). Fill in all sections: personal details, family, passport info, **OSHC** policy details, **education and employment history, financial capacity declaration, health and character** questions, etc. Take your time to ensure accuracy. Use your CoE to input course details and COE code. You'll be asked to write about meeting GTE – you might either fill in the text box or write “see attached GTE statement” and attach a detailed statement later. After filling, the system will generate a document checklist of what to attach.
3. **Attach Required Documents:** Upload all the documents from your checklist (and any additional you feel support your application). The ImmiAccount allows multiple file uploads under categories (e.g., “Financial Capacity Evidence”, “GTE Statement”, “English proficiency”, etc.). Use clear filenames and ensure scans are legible. There are size limits per file (reduce PDF size if needed). Common attachments: CoE(s), passport scan, OSHC certificate, bank statements/loan letter, GTE statement, academic certificates, IELTS score, CV, etc. For each, select the appropriate document type category given by the system. You

don't have to attach Form 54 or Form 80 unless specifically required, since most info is in the form.

4. **Health Examination:** You will be asked in the application about health exams. If you plan to do a **medical exam upfront**, you can generate a **Health Assessment (HAP) ID** through the system (there's an option for "organize health examinations"). With that HAP ID, you can book your medicals with an approved panel physician before lodging or shortly after lodging the visa. Upfront medicals can speed up a decision. Exams typically include chest x-ray (for TB) and medical history review, possibly blood tests (for HIV, syphilis) if doing a full medical (often required for >6 months stay). If you haven't done it upfront, Home Affairs will notify you after application whether you need one and how to do it. Many applicants from high TB risk countries are required to do it.
5. **Pay the Visa Fee:** Once form is complete and documents attached, you proceed to payment. The visa fee as of 2025 is **AUD \$1,600** for the main applicant (note: this doubled in 2023; always check current fee, it's displayed before payment). Each dependent incurs additional fee. Pay with a credit/debit card (a surcharge applies). After payment, you'll get a **receipt** and the application will be submitted. The status in ImmiAccount will show as "Received".
6. **Receive Acknowledgment and Bridging Visa:** You'll immediately get an acknowledgment email with an application ID. If you applied while outside Australia, bridging visa is not relevant (that's only for onshore applicants). If you're onshore, you'd get a bridging visa grant notice which keeps you legal after your current visa expires.
7. **Biometrics (if required):** Applicants from certain countries are asked to provide **biometrics** (fingerprints and photo) at a local **Australian Visa Application Centre (AVAC)**. If this applies, Home Affairs will send a "Biometrics Instruction Letter" soon after submission. Follow the instructions to book an appointment and submit biometrics. Many countries in Asia, Africa, Europe, the biometrics are required, so check the list. The letter will have details; take your passport and letter to the VAC. Pay any service fee if needed. After giving biometrics, the VAC will update your application status.
8. **Wait for Processing:** The Department will assess your application. Current **processing times** can vary widely (they give e.g., 25% in 1 month, 75% in X months). As of early 2025, many student visas are processed in **4–8 weeks**, but it can be longer depending on backlogs [insiderguides.com.au](https://insiderguides.com.au). Masters/PhD visas often go relatively quickly especially if all documents including health and biometrics are done. During this time, be responsive: if Home Affairs sends a **Request for Information (RFI)** via email/ImmiAccount (for example, asking for more financial evidence or an updated document), respond by uploading the requested info by the deadline given. You can track the application in ImmiAccount, though it might just say "Received" or "Further assessment" until a decision.
9. **Decision Outcome:** You will be notified by email when a decision is made. If **granted**, you'll receive a **Visa Grant Notice** PDF that outlines your visa conditions (like work rights, study rights, etc.), the visa **expiry date**, **visa grant number**, and entry conditions. For example, it may say visa valid from 01/07/2025 until 15/03/2028 (covering course length plus a few months). Check the conditions: usually *Condition 8105* (max 48 hours/fortnight work during

course), 8501 (maintain health insurance), etc. If you applied outside Australia, there is no visa label in passport; the grant is electronic. You can travel with the grant letter and passport. If **refused**, you'll get a refusal letter stating reasons (e.g., GTE not satisfied or insufficient funds). Off-shore refusals typically have no appeal, but you could reapply addressing the issues.

10. **Arrival in Australia:** Once granted, you can arrive in Australia on or after the visa **start date**. If you got the visa far in advance, note you cannot arrive earlier than 90 days before your course start (if you do, ensure accommodation is arranged). At the airport, present your passport (the visa is electronic, the officer will see it in the system). They may ask about OSHC or general questions rarely. Ensure you have OSHC coverage active from day 1 of arrival. Within a few weeks of arriving, your university will help you with things like obtaining a **Tax File Number (for work)**, etc. During your studies, remember to abide by visa conditions: maintain enrollment, attend classes, progress academically, work only within allowed hours (48 hours per fortnight during sessions), and keep OSHC current. Also, if any family members are with you, note conditions like spouse can work limited hours, school-age children must attend school, etc.

### Visa Fees and Processing Times

- **Visa Application Charge: AUD \$1,600** for the primary student visa applicant (as of 2025; this was raised significantly from previous ~\$620). Additional applicants (spouse, children) cost extra (for example, spouse ~\$1,150, each child ~\$425). These fees are paid in AUD during application. There is also a small credit card surcharge. If the visa is refused, the fee is not refunded. Note: There are talks of further fee changes, so check the latest info. Also, certain scholarship students (e.g., on Australian government aid) might get fee exemptions, but those are specific.
- **OSHC Cost:** Not a fee to the department, but mandatory – an OSHC policy for a single student is roughly AUD \$600-800 per year (varies by provider and duration). You must factor this in as part of your preparation (the visa grant is conditioned on holding OSHC).
- **Biometrics Fee:** If required, the VAC may charge a fee (~AUD \$60) for biometric collection.
- **Processing Times:** The Department of Home Affairs provides indicative processing times. For student visa (subclass 500), as of early 2025: about **25% in 16 days, 50% in 30-45 days, 75% in 70 days**, 90% in 4 months\*\* (these are example figures)[insiderguides.com.au](https://www.insiderguides.com.au). Higher risk profiles or incomplete applications can take longer. **Master's and PhD students** might find processing on the faster side if all docs are in order, but there's no guarantee. Delays can occur if additional checks are needed (e.g., if you or your field of study triggers a national security check – some STEM fields might take longer). To possibly expedite: apply early (you can apply as soon as you have CoE, there's no fixed earliest time like 6 months; you could apply even 8-10 months ahead but practically most apply 3-4 months ahead), ensure **front-loading of documents** (don't wait for them to ask, provide proof of funds, GTE, etc. upfront), and **complete medicals and biometrics quickly**. If everything is front-loaded, many visas get decided without further contact.

- **Travel During Processing:** If you applied outside Australia, you must wait for grant before entering (you should not try to enter on a tourist visa; get the student visa first). If applied inside Australia, you can stay on bridging visa; leaving the country would cease your bridging visa usually, so either stay until decision or get a Bridging B for travel.
- **Post-Grant:** The visa's length depends on course: e.g., if your course is  $\geq 2$  academic years, visa often gives extra few months after course (Master's usually get +3 months, PhD +6 months to allow for thesis marking). Check the grant notice for exact dates.

### **Tips for a Successful Visa Outcome (GTE and more)**

- **Craft a Strong GTE Statement:** This is often the deciding factor in close cases. Write a clear, genuine narrative about why you chose Australia and this program. Mention how the program aligns with your career or research goals. Explain any gaps or unusual aspects in your background. Highlight ties to your home country: family, job prospects, assets, commitments. For example, mention if you have elderly parents or a job to return to, or if the field of study has great opportunities at home. Avoid any suggestion that you intend to immigrate permanently. Even if you hope to work temporarily after graduation (e.g., using the Post-Study Work visa), frame your ultimate goal as returning home to apply your skills. Be truthful but strategic in emphasis. Many refusals happen because the officer was not convinced the applicant is a genuine temporary entrant – your statement and evidence must counter that.
- **Show Ample Funding:** Don't just meet the minimum finances – show more if you can. If your evidence of funds looks barely sufficient or questionable, the officer might doubt you. It's safer to show significantly more funds than the minimum or additional sources (like multiple sponsors, etc.). Ensure documents are official and verifiable (on letterhead, stamped, etc.). If using a sponsor's funds, a letter from them and proof of relationship is good. Home Affairs sometimes verifies large deposits or the source of funds, so transparency helps (e.g., if a bank loan, show loan approval; if parents' savings, perhaps include their employment letters).
- **Complete Documents:** Attach everything requested (OSHC, CoE, etc.). A common mistake is forgetting OSHC proof or only paying for 1 year when program is 2 – that can delay grant until you fix coverage. Also fill out the form carefully; inconsistencies between your answers and your documents can raise flags. For example, if you say a parent will support you but then not include their financials, that's an issue. Or if you have dependents and incorrectly fill info. Double-check before submission.
- **Health and Character:** If you have a medical condition (like TB history, etc.) disclose it honestly – hiding it can lead to refusal and ban. If you have prior convictions or visa refusals for other countries, declare them (and explain in GTE or a separate statement if needed). Minor offences usually won't hinder a student visa, but lying about them will.
- **Working Intention:** In your GTE and interview (if any), don't emphasize working in Australia as a goal. While part-time work is allowed and normal, the visa is for study, not employment. If asked, you can say you might do part-time work for pocket money or experience but your

focus is study. Do not say you need a job to fund your living expenses—that would indicate insufficient funds.

- **Be Consistent:** The information in your visa application should match what you told the university or any previous visa applications. Home Affairs might cross-check if, say, you applied for a tourist visa before and stated different intentions. Consistency in story (study plan, future plans) reinforces credibility.
- **No Interview, But Be Prepared:** Generally, Australian student visas do not involve an interview – decisions are made on documents alone. However, in some cases (rare), an immigration officer might call you or your agent to clarify something about your application. If so, be available and answer honestly. They might ask about your knowledge of the course or why you chose Australia (similar to GTE). Just answer in line with what you wrote. Usually, if your GTE and docs are clear, there's no call.
- **Follow Up if Necessary:** If processing seems stuck beyond normal times, you or your education agent can inquire via the online form or call the Home Affairs general line. Provide your application ID and politely ask if any additional info is needed. There's also an option in ImmiAccount to attach documents even after submission – if you realize you missed something important, attach it with a note (e.g., "Additional bank statement for clarity"). The case officer will see it.
- **Plan for Post-Study Early:** Not directly for visa grant, but know that after completing a 2-year degree, you're often eligible for a Post-Study Work visa (subclass 485). This might be part of your plan. It's okay that you know about it, but again, in GTE emphasize returning home. Many genuine students do stay temporarily after study – GTE doesn't bar that, it bars using student visa as de facto migration. So focus on the word "temporary" – maybe you mention you might gain some experience but ultimately will return.