Everyday Australia

Starter guide

New to Australia: your first 30 days

A plain-English checklist for money, health, housing, transport and staying safe, with the official website for each step.

Checked against official Australian government sources in November 2026. Rules change, so always confirm on the official site linked on each page.

How to use this guide

Start here

Work through one page at a time and tick each box when it is done. Each step names the official place to do it. Everything on these pages is free unless it says otherwise.

In an emergency call 000 for police, fire or ambulance. Calls are free from any phone. From a mobile, 112 also connects to the same service. If you have trouble speaking English, ask for an interpreter.

Your first week

- [ ] Save the emergency numbers on the last page into your phone
- [ ] Get a mobile SIM or eSIM with an Australian number
- [ ] Open a bank account
- [ ] Apply for a tax file number (TFN) if you have work rights
- [ ] Check if you can enrol in Medicare
- [ ] Find a GP (family doctor) near you
- [ ] Learn how to spot scam texts and calls

Your first month

- [ ] Create a myGov account
- [ ] Sort out where you will live and understand your rights as a renter
- [ ] Check how long you can drive on your overseas licence
- [ ] Get a public transport card for your city
- [ ] Set up a simple monthly budget
- [ ] Find your local mosque, community groups and halal shops

Money

Bank account and tax file number

Bank account

Most Australians bank with a bank, credit union or building society licensed by APRA. Deposits are protected up to $250,000 per person per institution. Most payments now arrive in under a minute using PayID and Osko.

- [ ] Choose an everyday account with no monthly fee
- [ ] Set up a PayID (your phone number or email) so people can pay you easily
- [ ] Turn on two-step login in your banking app

Official: moneysmart.gov.au (ASIC)

Tax file number (TFN)

A TFN is free from the ATO. Visa holders already in Australia with work rights can apply online in about 20 minutes, and the number is posted to you within about 28 days. Give it to your employer so the right amount of tax is taken from your pay.

- [ ] Apply on the ATO website (never pay a website to get a TFN)
- [ ] Keep the TFN letter somewhere safe
- [ ] Give your TFN to your employer on a TFN declaration

Official: ato.gov.au (search "apply for a TFN")

Halal money tip. Avoid interest-bearing credit and buy now pay later. Australia has Islamic finance providers for home finance and super. See the Islamic finance guide on Everyday Australia.

Health

Medicare and finding a doctor

Medicare is Australia's public health system. Once enrolled you get free or lower-cost doctors, public hospital care and cheaper prescription medicines. Citizens, permanent residents and some visa holders can enrol. Some countries have a reciprocal health care agreement with Australia.

- [ ] Check if you can enrol in Medicare on the Services Australia website
- [ ] Enrol and download your card in the Medicare app or myGov
- [ ] If you cannot enrol, check your visa health insurance

Official: servicesaustralia.gov.au (search "Medicare enrolment")

Find a GP

A GP is your family doctor and your first stop for most health problems. Bulk billing means you pay nothing for the visit because Medicare pays the doctor directly. Ask the clinic if they bulk bill before you book.

- [ ] Find a GP near you (healthdirect service finder)
- [ ] Ask: do you bulk bill? Do you have doctors who speak my language?

Health advice any time: healthdirect 1800 022 222, a registered nurse 24 hours a day.

Official: healthdirect.gov.au

Government and housing

myGov and renting

myGov

myGov links your government services in one place, such as Medicare, the ATO and Centrelink. To claim Centrelink payments you need a myGov account linked to Centrelink and a Customer Reference Number (CRN).

- [ ] Create a myGov account at my.gov.au
- [ ] Link Medicare and the ATO
- [ ] Use the Payment and Service Finder to see what help you may get

Official: my.gov.au and servicesaustralia.gov.au

Renting

Most rentals are listed on a few big websites. Each state and territory has its own renting laws and a government body that holds bonds and answers questions, so check the rules where you live.

- [ ] Never pay money before you have seen the property and signed a lease
- [ ] Check your bond is lodged with the state bond authority
- [ ] Take dated photos of the property when you move in
- [ ] Read your state's renting guide (see Renting in Australia on our site)

Rental scam warning. Be careful if someone asks for money to "hold" a property, will not show it in person, or says they are overseas.

Getting around and staying safe

Driving, transport and scams

Driving

Rules depend on your state. In NSW, for example, long-term residents must convert an overseas licence within 6 months of moving here. Drivers from some countries convert without tests; others must pass a knowledge test and a driving test. Check your own state's transport website.

- [ ] Check how long you can drive on your overseas licence in your state
- [ ] Book a licence conversion if you are staying
- [ ] Get a transport card (Opal, myki, go card and others)

Scams

Never tap links in unexpected texts. Since 1 July 2026, texts from unregistered sender names show as Unverified. If you lost money, call your bank straight away, then report to Scamwatch.

- [ ] Government agencies will never ask you to pay with gift cards or crypto
- [ ] Hang up and call back using the number on the official website
- [ ] Report scams at scamwatch.gov.au

Keep this page

Important numbers

Who	Number	When
Triple Zero	**000**	Police, fire or ambulance when a life or property is in danger
Emergency from a mobile	112	Connects to the same Triple Zero service
Text relay	106	For people who are deaf or have a hearing or speech impairment
Police Assistance Line	131 444	Non-urgent police matters
healthdirect	1800 022 222	24-hour health advice from a registered nurse
Interpreters (TIS National)	131 450	Free interpreting for many services
Lifeline	13 11 14	Crisis support any time
1800RESPECT	1800 737 732	Family and domestic violence support, 24 hours

My own numbers

Name	Number

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