

ADVICE FOR 2026 CHARLES STURT UNIVERSITY STUDENTS

Each year we send a survey to the students in their first year of study in Australia or New Zealand. We ask about their university, program, life Down Under, accommodation, and activities outside the classroom.

Keep reading to get all the insider tips taken directly from the survey!

If you don't see your program listed, unfortunately no one from that program responded to this year's survey. We'll be happy to get your insights from next year's survey. 😊

Comments & Advice about Charles Sturt University

Program	University Review	Program Review	Advice for Future Students
Dentistry			
Dentistry	The campus is pretty small, but everyone is super friendly and helpful. It really feels like a family.	We get hands-on training earlier than most unis, which is good but the instructors aren't the clearest with what they're expecting from us. It feels like it is too easy to fail courses because of small mistakes that can easily be improved.	Be prepared for a lot of extra expenses for dental instruments!!!
Dentistry	Tight-knit community with a friendly and welcoming environment. Great facilities, and amazing mentors all around.	The BDS program most definitely set you up to be a good, ethical, and healthy practicing dentist.	Build good time management skills and prioritize on the practicals. Do not stress too much, and enjoy your time.
Dentistry	Orange NSW is beautiful friendly and quint, the mates here at CSU are amazing people. If you are a Muslim there's a thriving Islamic culture here as well.	You start hands on training right from the get go with dental lab. From session 2 of your first year you start cavity preps! The instructors are helpful and compassionate.	The winters can get pretty cold. Practice your indirect vision!

Other
(Bachelor of
Oral Health)

The facilities on campus are quite good - the cafes in particular! There are plenty of clubs and events to join. The Resident Leaders in each accommodation made it really easy and inviting to participate.

The instructors are very passionate about what they teach. However, the communication and scheduling can be improved.

It's such a great experience - highly recommend it! You learn so much about Australia and even yourself during the whole process. :)

Advice about Living Down Under

Top six themes are summarized below, followed by the specific comments for your university!

Prioritize Connection with Home

- Schedule regular calls with friends and family to manage the substantial time difference.
- Use video/chat apps like Facetime, WhatsApp, or other apps for quick and constant contact.
- Remember that even short chats help to curb homesickness! Short calls or quick texts are worth the time.

Build Local Support Systems

- Make friends in your program and/or with other international students. They're going through the same challenges, and you can support each other.
- Put yourself out there by talking to everyone, especially within the first few weeks of your program when everyone's looking for new friends.
- Take to others about how you're feeling and your homesickness. They likely feel the same way.

Participate in Activities and Try New Things

- Join clubs and societies to meet people with similar interests.
- Attend events like orientation week, program socials, etc.
- Explore your city and nearby nature.

Prioritize Self-care and Establish a Routine

- Dedicate time for self-care and hobbies outside of school so you have time to recharge.
- Establish a routine to prevent continuous low-level stress from building up.
- Be patient with your adjustment period and trust it will get better.

Cultural/Logistical Adjustments are Normal

- The general lifestyle and culture tend to be similar to North American life which makes adjustment to living in Australia or New Zealand easier for many.
- Australians tend to be friendly, open, and eager to teach you about their culture.
- Be ready for minor differences. Anticipate differences like housing quality and rental processes, more limited store hours, higher cost of living, driving differences, etc.

CHARLES STURT UNIVERSITY

- The people around you are also going through the same thing, you are not and never alone.
- It's very similar to living in Canada or America, there are just some small social differences which are pretty easy to pick up within the first year of living here. And all of the Australians love to help teach you about their culture as well!
- Very similar to a Canadian town.
- In terms of dealing with homesickness, I recommend scheduling calls with your loved ones. It can be difficult with the time difference so having a set time that works for both parties really helps!

Australian and New Zealand Bucket List

Wondering what you should see and do Down Under? Here are recommendations from current students!

ADELAIDE

- Glenelg Beach for food and chilling.
- Adelaide has beautiful wineries that are a must visit. The Fringe Festival which happens in February is also a huge bonus of living in Adelaide. It is a month-long festival with shows, music, food, comedy, and more.
- Visit Sydney
- Join your program's student society (at Flinders University).
- Adelaide beaches are beautiful.
- Visit the Adelaide Central Market.
- The other Canadians and I joined Urban Rec flag football team (at Flinders University). It was a great way to take a break from studies and meet new people. There are tons of run clubs around. I did the 12k City to Bat run with the other PT students and it was a lot of fun.
- Go on little day trips down to Second Valley to enjoy the warm weather, watch the dolphins swimming, and go cliff jumping.
- Lots of spots in the city to go out to eat or grab a drink.
- Victor Harbour
- Yorke Peninsula

BRISBANE

- The markets around Brisbane are pretty nice to go to for a day out.
- Brisbane is a nice riverside city and there's many tourist locations here such as the big ferris wheel or just simply walking along the riverbank at night when all the city's lights are on is really pretty.
- Good restaurants in CBD
- Noosa Beach
- Join the Can Med UQ student club! This is a club established just for Canadian Med students--really helpful resource for getting to know people, also offers practice sessions and materials, preparing for rotations and electives back home, putting you in contact with alumni, etc.
- Go to cafes to study (most cafes in Brisbane close at 2)
- Join run clubs
- Attend UQMS events with my friends

- Travel to Gold Coast or Sunshine Coast to explore the beaches
- The footy games are really fun, lots of great workout classes & gyms (especially Pilates)
- UQ Surf Club
- They move the markets in Brisbane, but the west end markets and Milton markets on every weekend are great
- Southbank is beautiful to explore and eat some good food
- Enjoy a beautiful walk from Southbank to Kangaroo Point along the river.
- Felons Brewery is fun, they have trivia nights!
- Noosa and the Gold Coast as super close to Brisbane, few hours train ride (+ transit here is 50 cents each way!)
- Just going around the shopping centres and mall can be fun
- Brisbane River Fire
- Lots of noodle shops
- Just go out and explore your new city! Something I found really fun and exciting was picking a restaurant/cafe to eat at and then having no plans and getting intentionally lost in the city. I have found so many amazing little shops, hole in the wall places that I wouldn't have been able to find just from Google.
- In Brisbane my favourite places to eat are Felons, Regatta Hotel, Sealegs, James and Antler Cafe, & Merlo Coffee.
- My favourite beaches near Brisbane are Bribe Island, Stradbroke Island, and the Spit in Gold Coast (if you are down there you have to eat at the Holy Ship!!)
- Go to as many sport events, res club events, or even just chill in the commons to hangout with people. But in a broader sense, try going to the beach, hiking, bouldering (indoor), and other activities.

CAIRNS/TOWNSVILLE

- Great Barrier Reef!
- Make a day trip to Fitzroy Island to go snorkelling, hiking, swimming with turtles, and do some fun activities.
- Trinity Beach
- For the Muslims, join JCUMAC - very fun, support your religion and provide lots of Muslim related events especially during Ramadan
- Visit major cities like Sydney or Brisbane on your breaks
- There are so many good restaurants here, all you have to do is walk through the city to see what you feel like.
- Rusty's Market
- Join JCUSA, JCUMSA and any clubs that interest you.
- Townsville has some beautiful areas but you will need a car to get to them.
- There is Crystal Creek, Magnetic Island which has lots of beaches and forts to explore and you may even sight a koala.

- Climb the Castle Hill, go to the Strand and get Juliette's if you like ice cream.
- Go to Billabong Sanctuary if you want to meet Australian animals and get to hold a koala and feed the kangaroos.
- There are many events in Townsville like IndiaFest and others just take a look at "What's On Townsville" website there are some great events in June.
- I went to Unisports nationals and I couldn't recommend it enough if you are an athlete join a sports you like, it is so much fun.
- There is so many events here in Cairns and clubs to join, get out there!
- Explore beaches a lot, they are beautiful! Nature isn't as scary as people say it is here!
- There are also markets every Sunday morning in Townsville which is fun.
- Join the Social Sports Club. It's just a group of people that go out and play sports, or JCU Run Club.

CLAYTON

- The Gippsland area has so many beaches and trails which I definitely recommend checking out!
- Use the leisure centre to your advantage. You will never find a gym that is as empty as Latrobe leisure centre.
- If you're into sports you can easily book courts and play with your friends.
- Don't neglect Churchill and the many scenic spots it has to offer nearby.
- If surfing is your thing, Inverloch is a great beach and they have a wonderful instructor team to get you on your board and riding those waves.

DUNEDIN

- Go watch rugby games with friends!
- The gym is nice and a great way to destress after class. I love the sauna (84 on Albany in the OUSA) after a long day or a good workout.
- Tons of clubs on campus you can join (go to clubs week to learn about them all!)
- Get close with your flatmates, and don't be afraid to introduce yourself to people when you're out and about - everyone else wants to make friends too. :)
- Definitely visit the clubs fair during the first couple weeks of being here. You might make some friends, find a cool club, or snag a prize from some mini games.
- During your winter break and reading week (mid-sem break), head down to nearby cities (ex. Queenstown and Christchurch in New Zealand) with friends as well as make NZ and Australian friends so you have people and places to visit.
- St Clair / St Kilda beach, Brighton beach (outside of Dunedin) (You might see seals!)

- Local hikes (Pineapple track, Mount Cargill)
- Botanic Gardens
- Join any clubs you're interested in (I enjoyed a local club, the outdoors/tramping club, tennis club, and Women in Health Networks / NZDSA for more involvement in the health sector)
- The New Zealand Dental Students Association offers great support to students along with some really fun events throughout the years (such as Dent Wine and Cheese and Dent Ball).
- NZ is really known for their rugby teams, you might be able to catch an All Blacks rugby game if you're lucky.
- Drive to Queenstown by and specially during winter I recommend going to do skiing or snowboarding!

FREMANTLE

- I joined my local RSL which is like the Legion in Canada. It was great how welcoming they were and it was a nice social activity.
- The beaches def!! The weather is very nice and will make you enjoy the country.
- Go to an AFL game! genuinely better than NFL/CFL.
- Take advantage of the beach.
- Do the tourist things in your city!

GEELONG

- Surf Coast
- Great Ocean Road
- Tasmania
- Watch a footy game at Torquay Beach
- Join some of the many clubs at Deakin University
- Visit Melbourne
- There are lots of affordable recreational sports clubs at Deakin/in Geelong, no matter your skill or fitness level. People here are pretty laid back and relaxed so its always a positive environment.
- Lots of nature/animals to see so purchase/rent a car for the best experience.

GOLD COAST

- Currumbin Beach
- Currumbin Wildlife Sanctuary is a must see event and try to go out watching during whaling season it's beautiful!!!
- Burleigh Heads
- Learn to surf
- Visit the beaches (there are so many!)
- Go to the farmers' markets with friends and classmates
- Rock climbing
- Movies
- Parks
- Wildlife reserves
- Bowling
- Golf
- Go for a run/jog/walk
- Beach volleyball (some beaches already have nets set up)
- If you can manage to get tickets to a State of Origin game or the AFL Grand Final, they are a lot of fun. But, it is also fun to get some friends together and watch these games on TV.
- The Bond University Student Hub is a great resource and can be a lot of fun.
- The Queensland Museum and Art Gallery are amazing places to explore and investigate.
- The HOTA market and art gallery is amazing and the gallery is free entry. HOTA markets are the perfect blend of food trucks, fresh produce and meats with some knick-knacks.
- Surfers Paradise is great spot to explore where all the action is and the market is full of jewellery shops. It also has great nightlife.
- Surfers Paradise, Byron Bay, and Sunshine Coast are all great spots to relax and socialize.
- There are plenty of concerts and festivals (Brisbane Festival, Gold Coast Film Festival, local night markets)
- Learn the Australian sports' teams (AFL, NRL, cricket)
- Join GUDSA Club at Griffith University
- Shiro and Yochi are great dessert places
- Lots of great restaurants around Nobby Beach
- Join your program's student society/an academic club and a club of your interest/for fun
- Explore Hinterland National Parks
- Hike Springbrook or Lamington
- Join uni clubs

MELBOURNE

- There are a couple uni clubs for La Trobe.
- Nice beaches along the East coast.
- Melbourne is one of the best for restaurants, food/drink (best coffee), activities like sports/festivals/music/etc.
- In Melbourne, Republic Economica has great cheap eats and drinks, live music, and pool tables!
- The Brighton beaches are nice.
- Go to Sorrento
- Visit 12 apostles in the summer here as it is beautiful.
- There is so much to do with concerts, F1 races, cricket games, the US open.
- So many restaurants and cafes to try as well!
- Join run clubs!!!
- Run the Tan track
- Melbourne University Sport is where I spend most my free time and would recommend it, especially if you are active and in the gym often like I am.
- University of Melbourne Student Society
- Go to the trampoline park with friends
- Go skiing in the winter at Falls Creek ski resort
- Lots of cafes, brunch spots, just a variety of things to do in Melbourne, just have a search online of what things there are, and watch some YouTube videos of what some tourists do here, there's plenty of things to do!
- Mornington Peninsula has been my favourite so far in Melbourne!
- Language Exchange Club is a nice one!
- I like having lunch at the Yappari Steak house in CBD.
- Great Ocean Road is a must.
- St. Kilda
- Philip Island (penguins!!), Melbourne Museum
- Scienceworks
- Queen Victoria Market

ORANGE

- This is the time to do the things you love; if you can, go enjoy the things you like - guitar, hiking, etc.!
- Cliche in university, but get involved with a lot of things and stick with it!!
- Visit Bondi Beach

PERTH

- Join social sports, get involved in the student body, and talk to your professors they want to help! (University of Western Australia)
- Go to the beach or go to a national park around the city! The nature here is very enjoyable.
- Cottesloe Beach
- Swan River
- Common Bakery
- Pronto Pilates
- Rooftop Movie Theatre
- Kings Park
- Six Senses Thai Restaurant
- Daisies Café
- Perth has some pretty good beaches and bakeries
- Getting a Costco membership
- Make friends with an Australian who has a car
- The beaches in Perth are a great way to take a rest from school. Scarborough is my personal favourite but Cottesloe is much closer and is also quite nice.
- Westfield Carousel movie theater is also a great place to go and hang out with friends.
- Western Australian doesn't have as many events and stuff happening compared to larger eastern states, but WAs nature is second to none, so if you're an outdoor person or someone who likes camping and exploring, WA is a great place. Also the beaches here are one of the most beautiful.
- Go watch the footy games
- Take some time to explore the nature of WA on your time off (Albany, Margaret River)

SYDNEY

- Macquarie has a ton of clubs to join, and I would say if you play a sport at home try to get involved in it over here.
- There are heaps of run clubs to attend (there's a website to look up local ones in Sydney).
- You have to go to the Northern Beaches in Sydney. Narabeen is my favourite spot ever.
- The Blue Mountains roughly 1.5 hours inland is absolutely stunning to hike at. You can drive or take a train to get there.
- Any beach on the coast is beautiful, Chinamans is my current favourite as it's probably the closest one to Macquarie Uni by metro.
- The food here is so diverse and sooo good there's really no going wrong.
- Definitely check out the weekend markets in the city and lots of rugby and cricket happening in the summer months!!
- There are some beautiful beaches in Sydney - Manly, Bondi, Coogee - to mention a few.
- There are also different sea life sites, such as, Sydney Aquarium.
- If you like wildlife - Toranga zoo is a good place to visit.
- The city holds a drone show in September, which is pretty nice. There are many other events that take place in the city - go attend those if you can take out time for that.
- Check out Bondi Beach, Manly Beach, The Opera House, Harbour Bridge, take the ferry to Manly Beach and go hiking at Blue Mountains!
- Check out the Sydney CBD
- Paramatta is a decent place to live! It's 1hr train from downtown. And the rent prices are cheap.
- Look for any uni specific clubs that apply to you or may interest your hobbies.
- There are a lot of events organized by dental school reps at the University of Sydney.
- Manly Beach
- There are a lot of really cool trails around Sydney that are definitely worth checking out. The Bondi-Coogee beach walk, Watson's Point to Rose Bay.
- The Australia Museum has free entry to the general exhibits and is a neat way to explore more of Australia's history.
- Sydney is full of museums and festivals and restaurants of any imaginable kind really
- Make sure you make the most the most out your breaks throughout the year. They go by quicker than you imagine but give you an excellent opportunity to explore the cities and nature of Australia be it on a trip to the Great Barrier Reef in Cairns or see the vibrant cultural and artsy scene in Melbourne.
- Sydney's Burwood, Newtown, Chatswood, CBD are all great places for great eats
- Check out Oz-ComicCon if you get the chance as well

Accommodation Advice

The advice listed below is general advice that can apply to any students moving to Australia or New Zealand, regardless of the university or city to which they are moving. Advice specific to your university follows that list.

- Try to find accommodation before arrival as best you can. A lot of places will want you to do inspections in person only so it can be tough.
- Shared houses are a more cost-effective way to rent. Maybe get a shared house first then look elsewhere.
- Make sure it is close to bus routes if you will be taking relying on public transport. Bikes work well here, but a lot of hills. Electric bikes are very common.
- Much easier to find accommodation on Flatmates.
- I used a service to help me find my apartment, since most places require an in-person inspection. Budget accordingly, rent, groceries, drinks, etc., are all quite a bit more here than they are at home.
- Start looking early.
- Reach out to students early over Facebook to find people to flat with.
- It's difficult to find your first rental as they prefer rental history and employment in Australia. This isn't impossible, and you may need to pay for more months in advance to obtain a nice place.
- Give yourself a buffer of 2-3 weeks to find accommodation that you like. It's important you see it in person and meet anyone you may be living with before you agree. Check out the transit routes and walk ability of the neighborhood to grocery stores and other services. Feeling rushed to find a place is really stressful and you can end up regretting what you chose.
- Use Flatmates or a real estate agent.
- Bring climate gear: Some residences don't have air-conditioning or central heating. A good fan for summer and warm bedding or a small heater for winter will make a big difference.
- Shared living reality: You'll be living with multiple people (often 4-7+), sharing kitchens and bathrooms. Cleanliness depends on you and your roommates, so be ready for cooperation, compromise, and communication.
- Noise and thin walls: Australian student housing walls are often thinner than North American ones. Be prepared for sound travel (and to be considerate of others).
- Pack light, buy local: Big appliances and bulky items can usually be bought cheaply. Don't waste luggage space flying them in.
- Transportation planning: If you don't have a car, learn the bus and train schedules early. They're reliable but not as frequent as in big cities, so planning is key. A bike is also handy for shorter trips.
- Food and cooking: Shared kitchens mean shared fridge/freezer space. Label your food and consider buying storage tubs to keep your stuff organized.
- Community mindset: Residences can feel more communal than private. Get involved in social events and it makes living with others much easier and more enjoyable.

- Budget for extra costs: On top of rent, there may be cleaning fees or bond requirements. Make sure you set aside some savings.
- Use Domain, real-estate.au if you have a group to rent with or want a 1 bedroom. Flatmates is a perfect app if you're looking to move into a shared house that's already established.

CHARLES STURT UNIVERSITY

**Weekly Rent
(\$AUD with
Utilities)**

**How Long it Took to Find
Accommodation After Arrival**

Suburb & Building with Reviews

**(% of CSU students in that type of
accommodation)**

**On-Campus
College / Dorm**

100% — Arranged before arrival

CSU Dorms, Orange

"I am in traditional residences in Orange, it's not bad for the price."

Min. Reported
Rent: \$187

"My building is literally like a 5-minute walk from my classes and the library. I live with 20 other people. We each get our own room but share a single kitchen and you have to share the bathrooms as well but it's not as bad as you think. Everyone is super friendly."

Max. Reported
Rent: \$305

Wagga Wagga Teal Building, Murrumbidgee Village, CSU Dorms

"If you're more of an introvert I suggest going with Hampden Village. My housemates are amazing but having 20 people share one kitchen can be overwhelming! It also gets quite loud as it is the most social."

Avg. Reported
Rent: \$243

Private Rental

100% — 2–3 weeks

Unknown building & suburb in Orange

"Rent is expensive so leaving on campus is your best bet."

Min. Reported
Rent: \$500

Max. Reported
Rent: \$500

Avg. Reported
Rent: \$500

General Accommodation Advice for Charles Sturt University Students

- As per budgeting, it's similar to Canada.
- Try to sort out accommodation before coming to Australia because you will already have a bunch of things you need to do once you arrive here.

Advice About Working While Studying

The tables below segment respondents' jobs by their program.

CHIROPRACTIC

- I just got started at the Macquarie Ice Rink, it is just finished up being renovated, and we reopen on November 14, 2025. I will probably work around 16 hours per week during the school year, and this would have been perfectly manageable with the schedule in first year. It was very difficult to find a job personally, however I would suggest bringing in resumes and hand them to people in person, along with your online application. My wage will be \$30/hour and \$33/hour when I become a supervisor.
- I transferred from Lululemon Canada to Australia. This allowed me to have work immediately. I work 10-15 hours/week.

DENTISTRY

- I am an international student ambassador for the school. It's a casual position but has been fun.
- I work two part time jobs! I work between 5-10 hours a week on average. It's super manageable with school, if you have good time-management! One is at a golf course and one is at a golf simulator! (I love to golf and have worked at golf courses a ton back home). I make ~\$25 an hour, and it definitely helps to sustain myself with groceries and weekend trips!
- Private online tutoring which is just 1 hour per week and is CAD\$40/hour.
- I work part-time in the faculty (at University of Otago), doing graphic design for the "sustainability in dentistry" group.
- \$23.50/hour at a restaurant. I work cash and make food at the back. I'm casual, so ranging from 2-8 hours a week.
- Dental assistant, 1 day a week, \$30/hr

MEDICINE

- I'm coaching kids chess for \$60 an hour for about 1-3 hours a week. Pays for groceries.
- Physiotherapist. 20 hours a week and \$35 an hour.
- I work at Bakery's Delight (in Adelaide) once or twice a week and make about \$30 AUD an hour.
- I work as a casual relief teacher (I was able to convert my teaching degree from Ontario).
- I tutor the MCAT, I work from home, approximately 15 hours a week.
- I work at Specsavers as an optical assistant working about 8 hours/week and as a casual I make \$35/hour.
- I work as a part time tutor at a tutoring centre and as a private tutor. I work about 10 hours a week. My wage for the tutoring is \$40/hour.
- I work at a medical clinic as a receptionist, and I work approximately 20 hours a week and I am paid \$32 an hour on a casual basis.

OCCUPATIONAL THERAPY

- I coach gymnastics once a week. I also tutor online a girl from home.

OTHER

- I work casual in homecare. I have 4 years of experience back in Canada. This sector is in need of staff so if you have experience in this area I highly recommend applying! I work about 20 hours a week and earn about \$1000/week.

PHYSIOTHERAPY

- Very low hours as a first aid responder with a soccer club.
- I work at a middle eastern restaurant as a cook. I work roughly 8 hours a week and my wage is \$32/hour on weekdays and \$36/hour on weekends.
- I work at Lululemon as a sales associate. I work x2/week. My wage is \$33.19/hour.
- I work as an allied health assistant at a physiotherapy clinic. I'm in the hydrotherapy pool helping patients rehab after different procedures. I work 10 hours a week, getting paid between \$38-57/hour.
- I am a soccer coach.
- Support worker.
- Currently an RA at the dorm I'm staying at (at University of Melbourne).

VET SCIENCE

- Work casually with a puppy yoga company and also at a cat shelter, around 10-20 hours a week with wages around \$25/hour.

Advice about Transferring Money

The points below detail the advice provided by respondents about transferring money, grouped by topic. If a point was mentioned several times, such as using Wise, it is only listed once but noted that several students provided that piece of advice.

General Advice about Money and Transfers

- Don't depend on the bank transfers unless you don't have another option. 3rd party apps like XE Converter often offer a significantly better conversion rate.
- Find the one with the smallest amount of cost. And if you do choose to do the international transfer make sure you send it in large sums.
- Get an Australian bank account, wire money from your CAD bank to AUS account.
- How I transfer money to Australia is through TD bank and Wise. I've setup direct deposit between the two accounts, and whenever I need money I send it to TD bank, withdraw with Wise, wait until the exchange rate is good, and bring money over. There is a bit of a bottle neck for sending tuition money, and I used Remitly for that instead.
- I did it through my bank, I know some people used Wise but I saw that there was some issues with it. Going directly through my bank allowed me to have the money almost instantly.
- I find Bank Transfers are the easiest for my family and I. There are online transfer systems like WISE which have better rates
- I have an Australian bank account but many Canadian credit cards will give you good foreign exchange rates so you can just spend from your Canadian accounts for most smaller things.
- I personally have found success using a credit card that accurately matches the dollar exchange rate (CAD to AUD). I make 99% of purchases with my Canadian credit card and thus pay it off with my Canadian bank account. You are definitely able to open a bank account here and transfer money from Canada/America to Australia/NZ (although will incur a fee). I would eventually set up an account here especially if you plan on working or needing to take out cash. It is a pretty seamless process. As far as transferring money, many banks have free/cheap transfer rates or you can look into third party apps like "Wise" which makes the process very easy as well.
- I would recommend setting up an Australian bank account within the first week you arrive. That way you can transfer funds to your Australian account and reduce international fees.
- Make sure you double, even triple check the account numbers and SWIFT codes for the account you are transferring to. Also, there are often fees for accepting international transfers so make sure you plan accordingly when sending any funds.
- Open an Australian bank account and get your transfer limit highest you can.
- Some banks have a cheaper fees. Also try to transfer on days where the Canadian dollar is strongest.
- Sometimes third party transfers are not cheaper than transferring with your own bank. Make sure to compare and read the fine lines before you choose which bank or service to use.
- The easiest thing is to open a personal bank account here and transfer through them.

- The money transfer is actually quite fast - usually, when I transfer money from Canadian account, it reaches my account in Australia on the same day. I would suggest having a family member keep the some of the loan money in their account and work out with them as to when to send you the amount you need every time.
- There are options for sending direct wire transfers through your bank outside of using Convera - although it's strongly recommended to use it, it's not necessary and you don't need to be afraid to go with another option if it means saying quite a bit!
- Transfer in bulk to save on transaction fees.
- Start moving money early as you can only move 10K a week or something like that.
- Apply for OSAP or whatever your provincial loan is, if you qualify it really helps with rent! I am supporting myself entirely through this process (i.e. no parental or family financial support) so working two jobs while I am here, as well as working full-time while I'm home has been necessary - but it's doable!
- Make sure you get a bank account that can utilize wise as a payee. This will save you hundreds of dollars maybe even thousands over the course of your time here.
- Get a New Zealand bank account. BNZ is the best, ANZ is also good. Transfer from your home bank to Wise, then transfer to your NZ bank as needed. This gives you the best exchange rate.
- Be sure to have enough cash. Australia charges for credit card fees.
- Using a platform like Wise allows you to transfer the money quite easily, can make a traditional bank account in Aus (recommended long term) or use an online financial institution like Revolut.
- Get comfortable with paying stupid fees to use your card here and they don't have e-transfer here either it's bank account to bank account.
- Yes, use Wise and open an Australian bank as well. Can ask students for a referral code!

Advice About Banks and Cards

- Don't use TD as they charge every transfer.
- I use RBC, which has free international transfer which has made it so easy, usually comes in a few days.
- Once I set up an Australian bank account it has been really easy to transfer money back and forth just through my banks with no fees (CIBC - Westpac).
- RBC currently allows you to transfer money internationally without a fee (I believe it was up to \$12,000 CAD). I am currently using OSAP and my savings to pay for school along with my loan.
- Use an international credit card that has a point system with flights (eg: avian, scene points) so every time you go to buy stuff your collecting points.

Suggested Transfer Services

- EQ and Wise are your best bet.
- I use PayPal, I found it pretty low fee and very quick processing times.
- I use XE it's pretty good. I usually spend around \$2800 a month.
- Use Bupa.
- Several students noted using Remitly.
 - I use Remitly. My dad has access to my student loan in Canada and he withdraws from it and sends me money as I need it to my Australian account. Remitly has pretty low fees and the transfers process within a day.
 - Using Remitly has been great to get the best exchange rates!
- Several students noted using WISE.
 - I use Wise as the middle man. CAN > WISE > Aus bank.
 - I use Wise for my personal banking over here as it allows me to easily transfer to the different currencies.
 - I use Wise which is pretty good, however, you can also use OFX for larger sums.
 - I used Wise for immediate transfers, but OFX has better rates usually. Keep an eye on the exchange rates.
 - Use whichever money transfer service has the best rate at the time. For me consistently Wise has been the best overall in terms of exchange rate and minimal fees.
 - Use Wise and send it in big chunks, especially when the rates are most favourable.
 - Use Wise! easiest and cheapest way to quickly transfer money instantly.
 - Use WISE! It's a great app for cheap money conversion. Set it up BEFORE you leave Canada.
 - Use Wise, cheaper transfer and conversion fees.
 - I usually use Wise, I think the transfer rates are slightly better.
 - I would recommend using the WISE credit card, it's very convenient to send money abroad.
 - I would recommend using the Wise app as the fees are lower than directly from bank.
 - Set up an account with Wise (Wise app) as they have the lowest cost for transferring money as well as being easy to transfer money from different currencies and countries. I would also suggest looking at exchange rates between CAD and AUD or NZD before exchanging the whole tuition amount into AUD/NZD.
 - Definitely download Wise App before moving here. It is by far the easiest way to convert currency and they give you the best rates.
 - Use an app called Wise, little fees to transfer but depends on your bank it could be cheaper that way.
 - I don't know a lot, but I do know my parents do this through WISE.
 - It's better than bank transfer.
 - Use Wise app for cheaper transaction fees.
 - Use Wise as a bank card.
 - It's the cheapest in terms of fees.

- Using a WISE account was faster and easier than a bank transfer!
- Wise is a great resource and with the conversion rate using your credit card can be a great option.
- Wise is great for transferring money!
- WISE is pretty helpful for conversions.
- Wise is really good for getting money exchange rates!
- Wise is really useful for keeping track of the exchange rate, and spending is straightforward. I used it as my travel account previously but now I use it for my daily spending.
- Wise is the best.
- Wise is the best option and easy to work with.
- You could transfer money through Wise! It's convenient and has lower transfer fees compared to banks. You can also send large amounts of money relatively fast and it is safe to use. Wise is a good party account so you would have to transfer from your Canadian account to Wise and then either you can use your Wise card or make another transfer to an Australian account

Final Advice from Current Students

Students were asked if they'd like to provide any final words of advice. Their answers are listed below.

- All the best to all of the incoming students!
- Be prepared to have new connections and experiences! Don't be shy and reach out to others in upper years and in your year.
- Do not underestimate the Aussie sun. Hats and sunscreen are your best friends.
- Don't be scared to take the leap. You will be well supported and you will adjust quite easily.
- Enjoy the city! (Melbourne)
- Dental equipment and uniform that I wasn't aware of the cost and how to find used or ones for cheaper price.
- Find the other Canadians in the school especially the upper years they will be more than happy to help you with everything. There is a large cohort of Canadians in most Australian medical schools.
- For me moving to Brisbane, I packed way too many sweaters and have now since sent them home because it's been very hot!!
- Have fun and make the most of it. Many students just stay home and study.
- Health insurance will not cover most elective surgeries for the first 12 months after arrival so if you have any medical issues you may need an operation for I would do it in Canada unless it can wait another year.
- I DONT REGRET IT AT ALL!! LIVE YOUR LIFE AND DO SOMETHING CRAZY.
- I know OzTREKK doesn't deal with Student Visas, but when you arrive in Australia, make sure to update your personal information (phone number, address, etc.) as soon as possible. There will be a lot happening when you get here, but it is important to have that up-to-date so you are always in compliance.
- It's a commitment for sure but if you're willing to make the sacrifices you will have a great time.
- It's a tough transition, but I am finally starting to feel settled in and looking to have an amazing summer here Down Under.
- Goodluck everyone!
- Studio apartments all the way for student accommodation, living in a new country with a bad roommate situation is not the way to go.
- Studying abroad can be a life changing experience but it can be overwhelming. Make sure to have a good support network!
- Take a breath, you made it to med school. Everything else will fall in place.
- This is truly a wonderful opportunity. Moving abroad was never a plan for me when I was little, but this opportunity helped me learn about myself, grow, and become independent. It made me feel confident in myself. Even though everything is new and you are missing home remember that you are brave for taking the leap to study abroad and with time you will enjoy it here.
- Totally recommend coming to Australia to study and especially through OzTREKK.
- Transportation in Adelaide is pretty convenient as there's a train station five minutes away. And the bus is also really good too. There's a mall not too far away, called Marion. It's got a bunch of stores and is my go to place to buy stuff.