

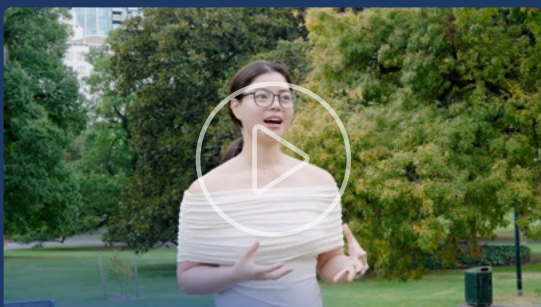
What Bernice wishes she knew before moving to Australia



When Bernice left the Philippines to study nursing in Australia, she knew she was taking a big step towards her future career, but there was one thing she hadn't anticipated.

"I underestimated how much of a life change it would actually be."

Like many international students, Bernice thought she was prepared for her studies, but soon realised there were important aspects of life in Australia that she hadn't known she had to research or plan for.



Watch 2025 SOSH In Their Words: Bernice



YouTube: Allianz Partners Australia

"I expected the academic side to be challenging, but I did not fully anticipate the emotional, financial, and practical challenges of building a completely new life in another country."



FACING NEW CHALLENGES

She arrived in Melbourne during the summer of 2023, stepping into a world that felt exciting but unfamiliar. Everything was new, from the transport system and university campus to buying everyday essentials for the first time.

"I was learning how to do everything independently," she says. "Even simple things like grocery shopping, buying bed sheets and kitchen cutlery, managing my finances and understanding how different systems worked felt like part of a much bigger adjustment."

Like many international students, she discovered that independence comes with an emotional cost, as well as a financial one.

Having grown up close to her family and friends, she found herself missing the comfort of familiar faces, home-cooked meals and the everyday moments of her life back home. But even through those tough moments, Bernice's resolve was strong.

"As much as I had moments of crying alone in my little room on the 30-something floor in the CBD, it consequently gave me just as many, and maybe even more reasons to keep going, stay the course, and stand up stronger," she shares.

THE REAL COST OF EVERYDAY LIFE

Before arriving, Bernice knew Australia had a high cost of living, with her accommodation and university fees carefully budgeted into her plans. What she hadn't fully anticipated was how quickly the smaller, everyday expenses would add up.

"I did this thing where I mentally converted everything back into Philippine pesos," she explains. "Most things were at least triple or quadruple the price. The small expenses become a significant amount of money over time."

She believes many students focus on the major costs of studying overseas without fully understanding the ongoing expenses that come with daily life.

"I wish I had created a realistic monthly budget before arriving, rather than just thinking about tuition and rent."

UNDERSTANDING AUSTRALIA'S FINANCIAL SYSTEMS

Aside from general budgeting, Bernice wishes someone had explained Australia's financial systems in practical terms before she made the move.

Superannuation, tax returns, different employment types, salary packaging, budgeting around different pay cycles and understanding workplace rights were all completely new concepts that Bernice faced when moving here.

"A lot of these never existed, to my knowledge, until I came to Australia."



MAKING SENSE OF HEALTHCARE

Navigating Australia's healthcare system was also a challenge. Although she had Overseas Student Health Cover (OSHC), understanding what it covered and where to seek care wasn't as straightforward as she had expected.

"I also wish someone had explained the healthcare system in a simple, practical way when I first arrived. For example, explaining what your insurance covers, how to find a doctor, what to do if you need urgent care and what costs you might expect would have made the system feel much less overwhelming," she said.

SURROUNDING YOURSELF WITH SUPPORT

One of the biggest things Bernice has learned since moving is how important a strong support network is for her mental wellbeing.

Living in a new country gave her independence, but it also meant making countless decisions independently while navigating new and unfamiliar situations. She realised how important it was to understand her own values and surround herself with people who supported her goals.

"As a newcomer, I was a blank canvas which was great for taking in all the great new ideas and experiences, but at the same time, I felt that it was so important to

know myself," Bernice says. "I underestimated how tiring it can be to constantly adapt to a new environment while studying and trying to make friends! Honestly, I owe a lot to my university for providing a lot of support and opportunities to grow in various aspects, be it academically, socially, athletically or mentally."

ADVICE FOR NEW INTERNATIONAL STUDENTS

"Prepare for more than just your studies," Bernice explains. "Learn about the cost of living, healthcare, transport, finances and the emotional side of moving away from home. Your education is important, but your overall wellbeing and ability to navigate daily life are just as important."

Three years after arriving in Australia, Bernice can see how each challenge she overcame shaped her. The experience wasn't always easy, but it gave her something even more valuable than a degree.

"It taught me that I am capable of handling challenges and adapting to unfamiliar situations," she said.

"Looking back, I think the challenges were a big part of my personal growth."

DISCOVER MORE STUDENT STORIES

This article is part of the Allianz Partners In Their Words series, where five international students share their experiences of living and studying in Australia.

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