



Gaps in pre-arrival preparation for international students

For many international students coming to Australia, pre-arrival preparation is wholly focused on visas, flights and packing. However, Allianz Partners Australia's [2024 State of Student Healthcare Report](#) has revealed international students are facing a range of unexpected challenges once they arrive in Australia.

By understanding these challenges, we can better equip new international students to thrive and make the most of their study abroad experience. Read on to explore the key gaps in pre-arrival preparation.

60%

of students saying rental costs were higher than expected

Financial expectations

One of the report's most notable findings is the gap between financial expectations and reality. A majority of students reported underestimating how much life in Australia costs, putting some in precarious financial situations.

Along with Melbourne's surprisingly cold winters, one international student and Allianz Care OSHC member says the increasing cost of living was a big shock when she arrived.

"It's definitely a bit more expensive than I expected, especially public transport and eating out," she says. She adds that her monthly transport pass alone accounted for a fifth of her monthly expenses.

The report found accommodation was the most underestimated cost, with almost 60% of students saying rental costs were higher than expected. Some students have addressed this by simply being forced

to spend more of their budget on rent, while others have moved to smaller rooms or shared facilities, with 13.4% sharing a room and 1.6% sharing a bed on a roster.

Other largely underestimated costs include:

- Healthcare
- Eating out
- Travel
- Groceries
- Utilities and telecommunications
- Clothing
- Public transport

While current students appear to only be preparing for on-arrival costs, there's a clear need to increase education and communication about the cost of living in Australia to ensure students have enough to enjoy their time abroad.

Finding work

Other findings show international students are unprepared for the



46.5%

of students surveyed are employed, while over

40%

are actively looking for work

challenge of finding work, with over half reporting they underestimated how difficult it would be to find a job in Australia.

“Finding work can be challenging at the start when an international student doesn’t have any work history or a creditable reference here in Australia,” one international student explains.

Only 46.5% of students surveyed are employed, while over 40% are actively looking for work. When combined with the cost of living, this is causing some international students to become vulnerable to exploitation and unfair working conditions. Almost half were willing to work cash-in-hand jobs, 32% said they’d accept unsafe or illegal work opportunities and 28% would consider working without formal employment rights.

“I always recommend my friends to keep an eye on the university’s career page if they’re looking for a job that accommodates their study hours,” says one international student. *“There are often student causal opportunities available on campus at the end of each semester that could be a jumpstart for their career.”*

While career services can help existing international students navigate employment challenges, increasing pre-arrival knowledge of Australia’s job market could ensure future students are better able to upskill in valued areas before they arrive.

Finding support

Students are also reportedly underestimating the challenge of navigating life without a support network. Indeed, around 10% of students said they didn’t have a support system in Australia, and over 20% rely solely on support from overseas.

Further, students reported they found it easier to connect with other international students over domestic peers, as they had a shared a unique experience and didn’t have the added challenge of decoding informal English or Australian slang.

However, the cost of living is also impacting students’ social wellbeing, with more than half reporting they avoid social settings to save money.

“Eating out regularly, travelling or having a social life can really stretch your budget. It’s definitely something to plan for if you want to go out with friends or enjoy the city vibe without stressing over money,” one international student explains.

Providing additional resources and education can play a key role in easing the transition to life in Australia for international students. In particular, tools that help students navigate Australian culture, build social confidence, and discover low-cost ways to build meaningful connections could make a significant impact.

Healthcare literacy

Another key finding of the report is that many international students are lacking basic healthcare literacy, with many finding the Australian healthcare system confusing to navigate.

Alarmingly, many reported feeling unsure they’d know what to do if they were in a medical emergency, while others showed a lack of essential healthcare knowledge, such as when to attend a GP instead of an emergency department. Even more concerning, almost a third said they didn’t know how to use their health insurance.

It’s vital for international students to know where to go to get medical treatment and care when they need it. Enhancing students’ understanding of Australia’s healthcare system pre-arrival, including the benefits, processes and procedures linked to Overseas Student Health Cover (OSHC) could significantly improve healthcare literacy and overall student experience.



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