This Pre-Departure Manual was developed as part of the project to ‘Strengthen Labour Migration Management in Papua New Guinea and Nauru in the context of the Australian Seasonal Worker Program’, funded by the Australian Department of Foreign Affairs and Trade. It draws on training materials including the ILO ‘Travel Smart, Work Smart: A guide for migrant workers in Thailand’ developed by the ILO TRIANGLE project, and the ‘Working and Living in Australia: Pre-departure guidebook for Seasonal Workers’.

The views expressed in the report are not of the Australian Department of Foreign Affairs and Trade, nor the ILO.

Useful contact numbers:

Nauruan Consulate Brisbane: (+61) 0732201 3040
(For all issues)

Emergency Police, Fire, Ambulance: 000
(For emergencies)

Fair Work Ombudsman: 13 13 94
(For advice about your work rights)

Seasonal Worker Program Information Line 02 6240 5234
(For information about the seasonal worker program)

Nauru Seasonal Worker Office:

And don’t forget to fill these in too!

Your employer’s number: ...........................................................

Your employer’s number: ...........................................................

Your team leader’s number: ......................................................

Your supervisor’s number: ......................................................
Congratulations on being selected as a Seasonal Worker

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Appendix 23
CONGRATULATIONS ON BEING SELECTED AS A SEASONAL WORKER!

You now have a great opportunity to acquire skills, knowledge and savings that you will be able to use to help yourself and others in your community. You represent Nauru in Australia and you have a duty to your family, friends and other Nauruans to uphold the good reputation of Nauru. This includes:

- Making sure that your behaviour always complies with Australian law, and is respectful to your fellow workers, your employer and others;
- Being as productive as you can be in your work; and
- Maximizing your savings so you can contribute to your and your family’s financial future

However, remember that you also have important rights and your employer must comply with these rights, including providing a safe workplace and access to appropriate accommodation. These and other rights are detailed in this book.

This booklet is an important resource for your time in Australia. It will be explained to you by your trainer but please do take it with you and refer back to it as you need. For workers who are already familiar with life in Australia, some sections of this booklet may seem familiar. However do take it along and use it as a guide when you need to refresh your memory.

Why is a pre-departure training package necessary?

Being a seasonal migrant is not easy. Work often involves a lot of manual labour and long hours. It also means being away from home and loved ones. However, being a migrant also has rewards and benefits, particularly the ability to save money and to benefit you and your family in the long-term. This booklet is designed to help you prepare for your trip and to make the most of your experience in Australia. It contains lots of useful information
to help you to:
- Make goals for your time in Australia so that you know what you are striving towards;
- Prepare you for the type of work that you will be doing, and what employers will be looking for in a good worker
- Make informed decisions about how much money to remit and what to do with remittances and savings
- Work well with your employer, your team and other workers from different countries; and
- Ensure a smooth transition home, and plan for your next season, if you want to return
1.0 WHAT TO EXPECT

1.1 What will it be like be a seasonal worker?

As a first time seasonal worker, you will have many positive experiences but also many challenges during your time abroad.

On the **positive side:**
- You will get to earn an income
- Support family to pay for their basic needs
- Learn new skills: whether in agriculture or another industry
- Gain important life experiences
- Save for the future

However, you are likely to face some **challenges:**
- You will probably have to live according to a schedule you may not be used to – such as waking up very early in the morning, or going to bed quite late.
- The work that you do may be repetitious and tiring.
- You may have to work for long periods outdoors, or remain indoors for most of the day.
- You may also need to learn to do new things you haven’t done before in your daily life – such as cooking for yourself, opening a bank account, remitting money, meeting lots of new people
- You may feel lonely or isolated without your friends and family around
- You may feel a high expectation from your family to make a lot of money.
Think about why you decided to become a seasonal worker. What do you hope to gain from your experience?

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Think about some of the challenges you might have to face. How you can prepare for those challenges?

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The work that you will be doing will very much depend on your employer so it is difficult to generalize, but a little bit of general information is provided below. Remember that your employer will provide you with a briefing on your arrival and explain to you the details of your work. Don’t worry if you don’t understand some of the technical terms – everything that you need to do will be explained to you by your employer.

By way of summary, here are some of the tasks that you can expect to do:

**Working on a Farm**

Most of the workers on farms will be responsible for growing and collecting crops, pruning and trimming, and processing and packaging. Most harvesting work involves a lot of physical activity so it requires a reasonable level of fitness. The work can involve climbing ladders, standing, kneeling, laying or sitting. The work can be repetitious and tiring. Most harvesting jobs are done outdoors with little or no protection from the weather. Many jobs are in locations where extremely high temperatures are common – expect to work in the sun, and sometimes in the cold, and make sure you dress appropriately!

There is often work associated with the harvest in packing sheds’. (ie. Remove ‘, canneries and other processing plants or factories. Some evening and night time work can be required, especially in the packing of produce harvested earlier in the day. There is often work associated with the harvest in packing sheds. There are other activities required for crop production besides the picking of produce, including pruning and trimming vines and trees, thinning and trimming flowers and bunches and general crop maintenance.
The work is often dependent on weather conditions. You might find that you are very busy for a few weeks, but will have fewer shifts at other times.

**Working in one of the ‘Trial Sectors’ in Australia**

If you are working in the accommodation sector your work might involve working as bar attendants; baristas, food and beverage attendants/waiters, café workers, garden labourers, housekeepers, kitchen hands and public area cleaners.

If you are working in the cotton sector, your work might involve general farm work ground preparation, planting, irrigating, harvesting or treating of cotton and other crops loading trucks, clean, store, operate and maintain equipment (including tractors) weeding, fencing, trenching, draining or otherwise preparing land general farm maintenance tractor operations.

If you are working in the aquaculture sector, your work might involve: feeding, attending mooring pens, washing and changing nets, moving materials and equipment loading, unloading, moving, packing and construction of shellfish culture mediums (including baskets, cages, droplines and oyster racking), operating boats (including loading and unloading boats), harvesting and husbanding fish, recording data operating mechanical equipment such as grading machines, preparation of product for market/transport, and general maintenance duties (but not mechanic’s duties).

If you are working in the sugar cane sector, your work might involve general farm work tilling, sowing, planting, raising, irrigating, treating and testing of cane crops clean and store equipment harvesting and haul out work weeding, clearing,
fencing, trenching, draining or otherwise preparing land pest and disease control.

Don’t worry, your employer will explain to you what kind of work will need to be done.

1.2 Being a Good Worker

There are many characteristics that a good seasonal worker will have. These might include being:
- punctual
- enthusiastic
- polite to his or her employer, team leader and colleagues
- responsible and reliable
- ethical towards those around him or her
- efficient and productive
- a good listener and complying with all instructions
- a good communicator; and
- fulfilling a responsibility to the family and community by saving money and providing remittances

Being a productive worker is important not only for you, but also your family, community and even the country as a whole.

The Government of Nauru benefits by maintaining a good reputation for its workforce. The seasonal labour market is very competitive with many more people interested in being seasonal workers than jobs available. Workers compete not only with others from their own country, but workers from other countries, for positions – as employers are generally able to get workers from other Pacific Island countries. So, to improve the reputation of Nauruan workers, and increase the chance of your friends and other countrymen and women being selected, it is important that seasonal workers are good workers.
The migrants’ family may benefit from remittances – including money to pay for the home, transport or (most importantly) education. However they can also benefit from the knowledge and work ethic that a seasonal worker returns home with.

**Overcoming problems**

Your first point of call should always be your team leader. Remember that the team leader is there to help and guide you through problems and should be available at any time to assist.

If a problem cannot be resolved through your team leader, you should contact your supervisor. This person will be appointed at your workplace. Remember that you can also contact the Nauru Consulate in Brisbane for help.

Remember that communicating through the right channels is important, because it ensures that problems can be dealt with quickly by the right person.

**Dealing with bad behaviour**

The first thing to remember that people communicate differently, and sometimes a person may sound like they are being rude – talking loudly, making lots of hand gestures – but is not in fact trying to be rude. Be patient and try to understand the person’s behaviour. Genuinely bad behaviour such as insults should not be tolerated. Walk away and don’t be tempted to get into a fight.

You might like to share your concern with your team leader or supervisor. Some places of work employ a conciliator. This person helps reconcile differing parties or individuals in times of conflict. If there is no such facility in your work place and, your team leader or supervisor has not been successful, then the next step would be, to seek some intervention from your employer who should normally be trained in resolving conflict.
Summary
Being a seasonal worker is challenging, but also rewarding. You need to be prepared for the fact that, in many jobs, you will be doing lots of physical activity like bending, lifting and carrying; you will need to wake up very early or go to bed late; you may not have control of your timetable and take a break when you want to take a break. All of these adjustments can be challenging. You can speak to your team leader to get advice on the best way to adjust, as well as your friends and colleagues.

2.0 INCOME AND BUDGETING

2.1 Budgeting

How much you are able to save from your seasonal worker participation depends on two things: how much income you make and how much you spend.

Income

As a seasonal worker, your income may vary from week to week or month to month. You may be paid an hourly rate or a piece rate. Remember - Hourly rate: If your contract says you are being paid an hourly rate, this means you will be paid a set amount for every hour you work. Piece rate: A piece rate means you will be paid a certain amount each time you complete a particular task – such as per bin of fruit picked.

Being a hard and efficient worker, has many benefits and can help you to make more income than you otherwise would. If you are being paid on a piece rate, being efficient means that you can complete more tasks (such as completing more bins) and therefore making more money. If you are paid at an hourly rate, your hard-working attitude could mean the employer assigning you additional
hours of work.

**Spending**

It will be exciting getting your first paycheck, and something that you will surely look forward to. But remember that from your income, you will also have deductions from your salary, or costs that you have to cover.

**Some of the deductions might be:**
- Tax
- Union fees
- Money for your airfare:

**Some of the other costs you will have are:**
- Transport to and from work
- Accommodation
- Electricity and water bills
- Health insurance: this is mandatory for your time in Australia
- Safety equipment
- Warm clothing

These things are your ‘**needs**’ – basic expenses that you require. There may also be other needs that you or your family have – such as paying back a loan, paying for a sibling’s schooling, or emergency costs. There are many other things that you don’t need for you or your family’s survival, but which you think would make your life more enjoyable. These are ‘**wants**’ – things you would like to have, but don’t need for your daily life. Very few people in the
TRAVEL SMART - WORK SMART: A GUIDE FOR MIGRANT WORKERS IN AUSTRALIA

world have so much income that they can pay for everything they want to buy or do. Most of us must make difficult decisions and trade-offs, especially during times when our income does not cover all of our expenses. There are no perfect answers when it comes to prioritizing and choosing among expenses, but as a basic rule, you should try to prioritize spending money on your needs, and not on your wants.

Remember that you can reduce wants. You can also change your habits and reduce some of your needs as well, such as the amount of electricity you use every day.

Activity:
Which of the pictures below do you think represent needs and which represent wants?

<table>
<thead>
<tr>
<th>NEEDS</th>
<th>WANTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Television</td>
<td></td>
</tr>
<tr>
<td>Groceries</td>
<td></td>
</tr>
<tr>
<td>Car</td>
<td></td>
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<tr>
<td>Graduating</td>
<td></td>
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</tbody>
</table>
The best way to track your income and expenditures is by creating a monthly budget is a plan that lays out what you will do with your money. It should have three key components: Income (money coming in); Expenses (money going out) and savings (what is left over after you deduct expenses from income).

Keeping a record of your income and expenses is very important as it helps you know where your money goes and helps keep you on track to achieve your financial goals. The first thing that you need to ensure is that your income is always higher than your expenses. However, as well as this, you should aim to reduce your expenses (such as cutting down on the ‘wants’) and aim to save a set amount every month (the next section will give you some information on how you can use your savings).

**Activity:**
Use the My Budget Sheet in the Appendix section at the end of the book to detail your income and expenditure for every month of your placement.

### 2.2 Remittances to family
Many seasonal workers remit money to their families on a monthly basis to help with important expenses such as building a house, or paying for education for siblings. Remember to speak with your family before you leave and make a plan, together, for how much you will aim to save, how you will remit (through which provider) and what the remittances will be used for. You may need to guide your family between ‘wants’ and ‘needs’ which were covered in a previous chapter! Remember that remittances are limited, so you should encourage your family to use them for only the most important, necessary things.
How you remit is something you should discuss with the Nauru Seasonal Work Coordinator. Money can often be remitted through Western Union, but there may be other organizations also available.

### 2.3 Planning for the use of your savings

One of the things you may want to consider using your savings for is to start a small business.

There are different types of businesses – those that make or buy the goods that are sold; or supply services. Small businesses include:

- Agriculture, forestry or fishing: such as selling at the market
- Retailing: buying goods in bulk and selling to customers, such as at the market, through a corner store or a canteen
- Manufacturing: making things out of raw product, such as clothing, shoes, furniture and handicrafts.
- Service: performing a service such as hairdressing, cleaning, etc.

Starting a business is not for everyone, but it can have lots of advantages. For example:

- **You’re the one in control.** You are your own boss. People (customers, suppliers, government workers) will still tell you what to do all the time, but when you own your own business, you have choices and you get to make the decisions about how to operate day by day.
- **You get to use your skills and creativity.** When you own your own business you get to put your skills to work, be creative and shape your dreams to build something.
- **You might make more money.** Most successful small businesses provide their owners with a living, not a fortune. When you own your business, you can make more money than you could make as an employee.
• **You have greater control over your life.** Owning your own business gives you flexibility. You can work from wherever you want, set your own hours or even sit next to your pet while you work.

• **You choose whom to work with.** When you work for someone else, you rarely get to choose whom you work with. When you own your own business, you get to make the decisions about who to hire.

• **You will be satisfied with yourself and enjoy the feelings of ownership.** You will have a sense of pride in building something of your own. Many entrepreneurs say the long hours they invest in growing their business doesn’t feel like work because they are having fun!

• **You get to help people and give back to your community.** When you own a business, you can give back to the community in the form of the products and services you offer, by donating to charities or by creating jobs.

• **You earn recognition, prestige and profits for excellent work!**

Starting your own business can have many benefits, but can also be a lot of hard work. If you think you would like to start your own business, seek guidance from your Seasonal Work Coordinator in Nauru, who can share relevant materials on starting a small business.

**Activity:**
Take a moment to think about what your and your family’s financial goals will be. How much will you remit? What will remittances be used for? How much will you save towards a small business or another long-term investment?
Summary
Saving towards your and your family’s future is one of the most common reasons that seasonal workers give for participating in the program. Remember that you need to make sure that the benefits of your placement last into the future – this means ensuring that the money you remit and save is used wisely. There are lots of resources available for starting a business, and you may be surprised by the useful skills you learn on your placement that can help you become an entrepreneur.

3.0 LIFE IN AUSTRALIA

3.1 Australian Life and Culture

Even though Nauruans speak English, use Australian currency and have a long history with Australia, it can still be very hard to adjust to Australian life, particularly in a small rural community.

Some important topics in Australian culture are:

- **Gender Equality:** Men and women have equal rights in Australia. Your supervisor at work may be either a man or a woman and must be treated with respect. Sexist behaviour, such as comments that may demean an individual due to their gender, is grounds for dismissal of employment and may also involve the police. Even behavior which is not intended to be offensive, such as wolf whistling at a female colleague, are not only considered rude but may result in disciplinary action.

- **Polite behavior:** Use the words ‘Please’ and ‘Thank You’ often. This is a polite and respectful way to communicate. When meeting someone new, shake hands firmly with confidence. Look the person in the eye, as this is seen as a sign of sincerity. When meeting someone for the first time, it is not
advisable to ask questions about age, marriage, children, how much the person earns, or how much something costs. Ask about work or how they like to spend their free time.

- Never say ‘yes’ if you do not understand something. Always ask your employer if you do not understand something either at work, such as a payslip, or how to complete a particular task at work, or outside of work, such as how to get to the doctors, how to use your bank card, or if you are having disagreements with someone that you need help resolving.

3.2 Your rights

You have the right to:

a) Get paid a minimum rate for your job (and for a minimum number of hours)

Your wage will be set out in your Letter of Offer. It may be an hourly rate (eg. $20 per hour) or it may be a piece rate (eg. $2 for every bin of fruit that you collect). In either case, you will always be paid at least the minimum wage.

Under the Seasonal Worker Program, you must be given a minimum average of at least 30 hours of work. This does not mean 30 hours every week, some weeks you may work more, some weeks less than this. Also, your employer cannot make you work more than 38 hours per week unless their request is “reasonable”.

For example, in the horticulture industry, you may work 30 hours or more one week, and then none the following week due to bad weather, or a break in the season. You must not ever assume that you will be working 30 hours every week. Your employer will make sure you are provided with at least 30 hours
on average over the course of employment, and may be able to offer more than this.

b) Take leave

If you are a full-time or part-time employee, you will be given some paid holidays (annual leave) and paid time off when you are sick (personal leave). Full-time workers who work for 1 year in Australia must receive 4 weeks of annual leave and 10 days of personal leave each year. For part-time employees, the amount of annual leave and personal leave will depend on how many hours they work. However seasonal workers work less than 1 year in Australia, so your annual and personal leave will be calculated based on how many months you work in Australia.

c) A safe working environment

Your employer must make sure that:
- you are working in a safe and healthy workplace
- Any machinery or equipment is safe for you to use
- you are given gloves and boots and anything else you need to be safe at work
- the farm where you are working has toilets, hand-washing facilities, first-aid, shelter and access to fresh drinking water.

d) Be treated fairly by your employer

Your employer cannot treat you unfairly or end your employment for certain reasons, including:
- because you are or you are not a union member;
- for an illegal reason such as your race, religion, pregnancy, marital status or because you are male or female;
- because you have asked your employer about your employment conditions;
- because you have made a complaint to the Fair Work Ombudsman or the Department of Immigration and Citizenship.
3.3 Your Responsibilities

In return, you also have important responsibilities and obligations – to your employer, to the Australian Government and to the Nauruan Government.

You have the responsibility to:

a) Comply with your visa requirements and Australian laws
   It is very important that you comply with all Australian laws, including immigration laws. Breaking the law in Australia is taken very seriously, and doing so may result in you going to court, and if you are found guilty, being fined or imprisonment. You risk not being able to return to Australia again.

Some of the laws you need to know:

Rules that apply to you
You must comply with the terms of your visa. This means:
- you must not work for any other employer while in Australia.
- You must tell the Department of Immigration and Citizenship if your situation changes, for example, if you leave your employer or you move to another location or do other work that is not approved by your employer
- You cannot apply for another visa while in Australia

Rules that apply to everyone (just a selection of rules)
- You must not smoke in workplaces, restaurants, cafes and public areas
- You must not litter including cigarette butts, which can also start bushfires.
- You must not drink in public places including most parks and on the street
- You can only drive if you have an Australian licence, you have not been drinking and you are not using a mobile phone. You must wear a seatbelt.

b) Comply with all reasonable instructions by your employer

Your employer (usually your supervisor) will give you instructions for how to complete your work and daily tasks. You must comply with what he or she tells you, rather than taking instructions from other workers (unless they are authorised) or doing what you think is best. Unless what you are being asked to do is unsafe or outside of your job description, pay careful attention to instructions, and make sure you understand and follow (or ask for more information/explanation).

c) Comply with any accommodation rules (such as no alcohol)

Your accommodation provider may have some special rules such as no noise after a certain time in the evening, and no alcohol. Remember to ask when you first move in, and make sure you respect these rules.

d) Come to work, everyday and on time

Being punctual is very important in Australia, regardless of which employer you work for. You must always be on-time to work - even 5 minutes late is often considered late and rude. This means that you should always aim to arrive at least 15 minutes earlier, as things may come up along the way that delay your arrival. Remember to call in advance if you think you are going to be late (and make sure that you have the numbers pre-programmed into your phone).
You must turn up to work every day, unless you are sick. If you are sick, you must call your employer and let them know as soon as possible (which means before your shift starts). Remember that they will need to find a replacement for you, so you need to give them as much notice as you can.

3.4. Keeping in Touch with Friends and Family

Keeping in touch with people back home doesn’t need to be hard! This can be done in many ways:
- by international calling cards
- sending emails
- calling through skype

There will be Internet facilities in most towns in Australia, at the workplace office, or in libraries or community centres. ‘Skype’ is a particularly useful service which works by transmitting your voice over the Internet, meaning you don’t pay for the phone call. Instead, you pay for internet usage per hour - usually a few dollars, however this is much better than paying up to four dollars for a minute! Many public computers will have Skype installed, and all you need to do is set up a free account.

3.5 Health, hygiene and recreation

The key to a healthy lifestyle is:

Healthy eating
- eat nutritious food, with lots of fresh fruit and vegetables, breads, whole grains and not so many sweets, chocolates or fizzy drinks

Good hygiene
- keep paper towel and disinfectant solution handy, and wipe
down any surfaces that come into contact with meat – raw or cooked
• wash your plates, crockery and cutlery after you use them, and dry them well before putting away
• always use washing powder / liquid when washing clothes
• you will need to wash your linen (sheets, blankets) regularly, as these can harbour bacteria and can cause sickness
• have a shower every day
• always wash your hands thoroughly after using the bathroom.

Recreation
• playing sport: many seasonal workers play rugby or other sports on the weekends
• taking a weekend trip somewhere: often employers or the community might organize an outing
• using some of the many resources in the community such as the local library, the pool, the community hall, and other public facilities.
• Enrolling in a training course: often these are available free of charge through your employer, and there are many to select from including language courses, computer training and financial literacy.

Summary
Life in Australia will be challenging and rewarding. You will
have access to lots of new goods and opportunities. Some of these will be good for your physical and mental well being – including new fruits and vegetables, opportunities to play new sports or learn new skills. But there will also be new temptations including unhealthy food, and challenges – such as finding ways of having regular conversations with relatives back home, managing your own diet, the cleanliness of your living areas, and the use of your free time – all of which may be new to you! Furthermore, Australian laws and culture may seem baffling at first – but remember that your employer, team leader, and colleagues are there to help!

GOOD LUCK!
Living in a new country is also going to be a challenging experience. You will be going from a country of 10,000 to 22 million people! You will experience many different kinds of weather – from very hot, to very cold. You may be exposed to animals and insects you haven’t seen before. You will meet lots of different types of people that might seem to not understand you, or you them!
### MY BUDGET

**Month:**

<table>
<thead>
<tr>
<th>Income</th>
<th>Amount</th>
<th>Total</th>
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<tbody>
<tr>
<td>Salary</td>
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<td></td>
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<tr>
<td>Overtime</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Needs</strong></td>
<td></td>
</tr>
<tr>
<td>Accommodation</td>
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<tr>
<td>Food</td>
<td></td>
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<tr>
<td>Utilities</td>
<td></td>
</tr>
<tr>
<td>Remittance</td>
<td></td>
</tr>
<tr>
<td><strong>Wants</strong></td>
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</table>

**Total Income** - **Total Expenses** = **Total**

Next month, I will try to reduce or cut the following expenses:

<table>
<thead>
<tr>
<th>Expenses</th>
<th>I can save</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

How much do you need to save each month to reach your migration goals?
## MY BUDGET

**Month:**

<table>
<thead>
<tr>
<th>Income</th>
<th>Amount</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overtime</td>
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</tbody>
</table>

<table>
<thead>
<tr>
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<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Needs</td>
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<tr>
<td>Accommodation</td>
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<tr>
<td>Food</td>
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<tr>
<td>Utilities</td>
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<tr>
<td>Remittance</td>
<td></td>
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<tr>
<td>Personal Care</td>
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</tbody>
</table>

| Wants           |        |
|                 |        |

<table>
<thead>
<tr>
<th>Total Income</th>
<th>Total Expenses</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surplus/ Deficit</td>
<td></td>
<td></td>
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</tbody>
</table>

Next month, I will try to reduce or cut the following expenses: I can save

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How much do you need to save each month to reach your migration goals?
### MY BUDGET

<table>
<thead>
<tr>
<th>Income</th>
<th>Amount</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overtime</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Amount</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Needs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accommodation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Remittance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wants</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total Income** - **Total Expenses** = **Total Surplus/Deficit**

**Next month, I will try to reduce or cut the following expenses:**

<table>
<thead>
<tr>
<th>Expenses</th>
<th>I can save</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**How much do you need to save each month to reach your migration goals?**
### MY BUDGET

**Month:**

<table>
<thead>
<tr>
<th>Income</th>
<th>Amount</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overtime</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Amount</th>
</tr>
</thead>
</table>

#### Needs

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accommodation</td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td></td>
</tr>
<tr>
<td>Remittance</td>
<td></td>
</tr>
</tbody>
</table>

#### Wants

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
</table>

| Total expenses | |

<table>
<thead>
<tr>
<th>Total Income</th>
<th>Total Expenses</th>
<th>Total Surplus/ Deficit =</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Next month, I will try to reduce or cut the following expenses:

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>

How much do you need to save each month to reach your migration goals?
### MY BUDGET

**Month:**

<table>
<thead>
<tr>
<th>Income</th>
<th>Amount</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary</td>
<td></td>
<td></td>
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<tr>
<td>Overtime</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Needs</td>
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</tr>
<tr>
<td>Accommodation</td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td></td>
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<tr>
<td>Utilities</td>
<td></td>
</tr>
<tr>
<td>Remittance</td>
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<tr>
<td>Wants</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Surplus/ Deficit</th>
<th>Total Expenses</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>-</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Next month, I will try to reduce or cut the following expenses**

<table>
<thead>
<tr>
<th></th>
<th>I can save</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
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<td></td>
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</tr>
</tbody>
</table>

**How much do you need to save each month to reach your migration goals?**
## MY BUDGET

<table>
<thead>
<tr>
<th>Month:</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salary</td>
<td></td>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>Overtime</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Expenses</strong></td>
<td><strong>Amount</strong></td>
<td></td>
</tr>
<tr>
<td>Needs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accommodation</td>
<td></td>
<td><strong>Personal Care</strong></td>
</tr>
<tr>
<td>Food</td>
<td></td>
<td><strong>Phone &amp; Internet for work</strong></td>
</tr>
<tr>
<td>Utilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Remittance</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Wants</strong></td>
<td><strong>Amount</strong></td>
<td><strong>Total expenses</strong></td>
</tr>
<tr>
<td>Next month, I will try to reduce or cut the following expenses</td>
<td></td>
<td><strong>I can save</strong></td>
</tr>
</tbody>
</table>

**Total Income** – **Total Expenses** = **Total Surplus/ Deficit**

How much do you need to save each month to reach your migration goals?
Your Details
Your name (in case someone finds this book):

Your mobile number:

Your TFN (Tax File Number):

What to do in an emergency
Phone '000'
You will be asked if you need ambulance, fire or police assistance.
You should say the name of the service you require:

POLICE or AMBULANCE or FIRE.
Tell them your name, address and telephone number.
Tell them what is happening and where it is happening
If you are confused and don’t know what to say, do not hang up.
Stay on the line and the operator can work out where you are calling from and send help.
You have rights – and responsibilities!

Knowing these can help you avoid abuse and
Make the most of your time in Australia.

Be aware!

This booklet gives you advice on how to live and work safely
in Australia and what to do if you need help.

Travel Smart – Work Smart!

This guide has been developed as part of the Project to Strengthen Labour Migration Management in Papua New Guinea and Nauru in the context of the Australian Seasonal Worker Program.

Promoting safe migration and protecting migrant workers

HOME COUNTRY EMBASSY IN AUSTRALIA:
Nauruan Consulate General in Brisbane, Australia
Level 3, 99 Creek Street
Brisbane
Queensland 4000

Telephone: (+61) (7) 3220 3040
Fax: (+61) (7) 3220 3048
Email: nauru.consulate@brisbane.gov.nu
Office Hours: 09.00 – 17.00