



THE
JOHN CURTIN INSTITUTE
OF PUBLIC POLICY

Higher Education Student Visa Systems: Australia and Selected Countries Compared

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The John Curtin Institute of Public Policy
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for

Australian Technology Network of Universities



Final Report

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Executive Summary

Introduction

This report provides a brief overview and comparison of higher education student visa systems in five countries, with a view to making recommendations as to how the Australian system can be modified in specific relation to higher education students in Australia in view of practice elsewhere in comparable countries.¹

The five visa systems examined are:

- Australia – Visa Sub Class 573 (Higher Education) and Sub Class 574 (Postgraduate)
- United States (US) – F-1 Student Visa
- United Kingdom (UK) – Tier 4 Visa
- Canada – Study Permit
- New Zealand – Study Visa/Permit

The specific points of comparison between these countries are:

- Visa cost
- Financial requirements
- Evidence of funds requirements
- Processing times
- Work allowances
- Post-study work and residency conditions

The Student Visa Systems Compared

The key points of comparison between Australia's higher education student visa system and those of the United States, United Kingdom, Canada and New Zealand are:

1. Australia's student visas are more segmented. Other countries have just one type of student visa for higher education students.
2. Australia's visa costs are substantially higher.
3. Student financial requirements are much more prescriptive and substantially greater in Australia, primarily because we require substantial evidence of financial capability

¹ The authors would like to thank Sue Rowlands, Simon Bruce and Racquel Shroff of IDP Australia for their time in providing information and advice on this issue and for the provision of their presentation 'International Trends in Visa Grants: A lead indicator for future enrolments'. We would also like to thank Professor David Wood and Associate Professor Simon Ridings at Curtin University for their assistance. The usual disclaimer in regard to authorship applies.

over the whole of an applicant's proposed stay. All other countries require evidence for the first year only or for some nominal level of financial capability.

4. The Australian Government collects and assesses information on financial viability of student visa applications. Australia is unique in applying different assessment standards to applications on the basis of country and course level. In the other countries examined, immigration agencies rely on supporting documentation from institutional enrolment procedures and make assessments in a uniform manner regardless of level of study or country of origin.
5. Three of the four comparator countries (UK, US and Canada) report statistics on student visa processing times on a country-by-country basis. NZ and Australia list goals about processing times in general.

There are two commonalities between Australia and the reference set of countries:

1. All countries have relatively strict conditions under which students can work. With the exception of Canada, they limit work time to no more than 20 hours a week during the academic session. In Canada, work restrictions are even tighter. Students have to demonstrate a requirement in relation to their coursework or unanticipated financial difficulty before they are granted the right to work.
2. Australia, the UK and New Zealand have a strict delineation between study and temporary work visas, but students having the capacity to articulate to a work visa on the basis of their qualification and skill needs within the country. These countries make special allowance for former international students to apply for temporary visas. In contrast, the US and Canada have provisions attached to their student visa which allow students to work for at least one year at the completion of their studies.

Policy Options for the Australian Student Visa System

A comparison with other key international education markets indicates that Australia's student visa policy should be reassessed in view of current practice elsewhere. In particular, four key issues emerge:

- Should Australia have a single student visa for higher education students, as per the reference set of countries considered?
- Should the financial requirements test be limited to the first year of tuition/living expenses as per other countries?
- Should there be an emphasis on proof of funds rather than proof of source of funding?
- Should the higher education student visa include a post-study work component?

1. Introduction

Starting in August 2009, the Department of Immigration and Citizenship (DIAC) announced a series of changes to Australia's student visa program with a view to tightening requirements and ensuring systemic integrity.² Measures included changes to the level of assessment for certain countries and the context in which assessments are made of 'packages' (visa applications for more than one level of study) as well as increases in the mandated basic rate of living costs for a student from \$12,000 to \$18,000 per year. In February this year DIAC announced changes to the General Skill Migration (GSM) program and subsequently in May to the Skilled Occupation List (SOL) which also affected post-study options for future students.

Partly as a consequence of these changes and other factors such as the higher Australian dollar, the Australian international education sector witnessed an overall contraction in the number of international students seeking to study in Australia, the first such retrenchment in over a decade.³ This has led to calls for a policy response from government, including changes to the student visa system to ensure comparability with visa systems in competitor countries.

This report provides an overview and comparison of student visa systems in five countries, with a view to making recommendations as to how the Australian system can be modified in specific relation to higher education students in Australia, in view of practice elsewhere.

The visa systems of five countries are examined:

- Australia – Visa Sub Class 573 (Higher Education) and Sub Class 574 (Postgraduate)
- United States (US) – F-1 Student Visa
- United Kingdom (UK) – Tier 4 Visa
- Canada – Study Permit
- New Zealand – Study Visa/Permit

The specific points of comparison between these countries are:

- Visa cost
- Financial requirements
- Evidence of funds requirements
- Processing times
- Work allowances
- Post-study work and residency conditions

² Department of Immigration and Citizenship (2010), 'Student Visa Program Integrity Measures 2009–10, available at: http://www.immi.gov.au/students/_pdf/students-integrity-measures.pdf

³ For a discussion of recent trends and future prospects, please see Phillimore, J and P Koshy (2010), *The Economic Implications of Fewer International Higher Education Students in Australia*, A report to the Australian Technology Network (ATN), available at: http://www.atn.edu.au/newsroom/Docs/2010/August_2010_Economic_implications_of_fewer_international_higher_education_students_in_Australia.pdf

2. The Student Visa Systems Described

This section provides an overview of each country's student visa system in view of the specific points of comparison. Table 1 at the end of this document provides summary data and references for each point of comparison across the five countries. Readers are asked to consult the table to identify references for sourced information.

Australia

The Visa: Australia does not have a universal student visa, but issues specific sub class visas at each level of education. The relevant sub class visas for higher education are *Sub Class 573 (Higher Education)* and *574 (Postgraduate Research)* visas.⁴

Visa Cost: Both visas cost A\$550.

Financial Requirements: Australian regulations are particularly specific in regard to the costings and conditions of financial requirements. Applicants for the 573 and 574 visas must declare that they have enough money to pay for travel, tuition and living expenses for themselves, their partner and dependent children for the *duration of their stay in Australia*. They must also have enough money to support their partner and dependent children, even if they do not travel with the applicant to Australia.

For instance, in the case of a single student undertaking a three year business undergraduate program, the minimum requirements for this sub class visa assessment level would include:

Travel: Applicant's Return air fare to Australia

Tuition Costs: Course fees for applicant, typically around A\$18,000 per annum

Living Costs: A\$18,000 per year

Total: A\$36,000 + per annum or at least A\$108,000+ over the duration of the entire three year course. (Costs will rise for four year courses and those with higher tuition fees such as Medicine).

On this basis, applicants need to demonstrate financial resources of around A\$108,000+.

Evidence of Funds: Students need to demonstrate that they can cover the total course costs of at least \$108,000 for a typical three year bachelor's degree before they are issued with a visa.

The level of evidence required to prove this level of financial preparedness depends upon DIAC's assessment of risk associated with a given country for the particular visa class being

⁴ Other visas include: 570 (Independent ELICOS), 571 (Schools) and 572 (Vocational Education and Training).

sought. This is measured by 'Assessment Levels' which rise with from 1 to 4, with Level 1 being assessed as relatively low risk in terms of common immigration parameters (e.g., breaching terms of the sub visa) and Level 4 being a higher risk.

In the case of a student seeking to obtain a 573 visa from a Level 1 country such as Singapore or Malaysia, financial support can be sourced from anywhere to provide for financial resources over the full period of study for the applicant and any accompanying dependents. Applications from Level 1 countries can be lodged online.

In the case of a student applying from a country that is assessed at Level 4, for instance from China or India, the level of proof required is substantially more onerous. Money must be deposited with an *approved* financial institution and must have been held for at *least six consecutive months* immediately before the date of the visa application, which in practice could amount to eight to nine months if assessment times are taken into account. Proof of funding must include the source of funds, be it from family, government or sponsoring agencies. Applications from Level 4 countries cannot be lodged online.

Processing Times: Processing times for applications for higher education sub class visas range from up to 14 days for Assessment Level 1 countries to 90 days for Level 4 countries.

Work Allowances: Since 26 April 2010, students require permission from DIAC to seek work while they study. Students can work for up to 20 hours a week when their course is in session and for unlimited hours during scheduled course breaks. Work associated with formal course compliance or voluntary work is not included in the 20 hour limit. Australia's system is generally less restrictive in terms of spouse/partner working conditions than is the case for the other countries surveyed.

Post-study work and residency conditions: Post-study work requires a new visa, either via a work visa or a permanent residence visa directly linked to their completion of studies. Students can apply for a variety of visas including: *Skilled Independent (Residence) Visa (Subclass 885)*; *Skilled Sponsored (Residence) Visa (Subclass 886)*; *Skilled Regional (Residence) Visa (Subclass 887)*; *Skilled Regional Sponsored (Provisional) Visa (Subclass 487)* and *Skilled Graduate (Temporary) Visa (Subclass 485)*.

United States

The Visa: The US has a standalone student visa, the F-1 visa, which covers students attending higher education institutions at any level. The F-1 visa is granted for up to five years in most cases (in the case of China, it is for one year only) and can be extended further for the duration of study. The US also has the M-1 visa for students undertaking vocational courses. The number of M-1 visa holders is quite small.

Visa Cost: US\$140

Financial Requirements: The US system relies upon financial evidence being collected at the institutional level. Financial evidence must show that the applicant or their family/sponsors have sufficient funds to cover tuition and living expenses during the period of their intended study. This is declared on the Department of Homeland Security's I-20 Form which is filled out as part of a student's application to their chosen institution.

Required financial resources will depend upon the tuition and board costs for the applicant's college, but must be demonstrated for one year.

Typically, one year's board and tuition is around US\$40,000+ (A\$40,500).

Evidence of Funds: Evidence of funds in the US system focuses on proof of capacity to pay rather than proof of source. Admitted evidence includes: income tax documents and original bank books and/or statements and/or business registration, licenses, etc., and tax documents, as well as original bank books and/or statements.

Processing Times: Visa waiting times are substantially reduced in the US system, in part because of the reduced requirement to provide evidence of financial capacity but also because of the level of data collected by institutions. Typically, waiting times for the F-1 student visa range from one day in Singapore to 6 days in China (Shanghai).

Work Allowances: Students can only work on campus while they are enrolled. Work is limited to 20 hours a week during courses, but is unlimited during scheduled breaks.

Post-study work and residency conditions: An F-1 visa allows a student to remain in the US for an additional 60 days after their nominated course has been completed. This allows for the commencement of Optional Practical Training (OPT) which can extend to one year. In addition, OPT can be extended by an additional 17 months in the case of students with qualifications in Science, Technology, Engineering or Mathematics. Thereafter, students may apply for temporary or permanent visas, including employment-based visas and temporary visas such as the H1-B and the O-1 visas.

United Kingdom

The Visa: The student visa in the UK is the Tier 4 visa.

Visa Cost: £220 (A\$354)

Financial Requirements: Applicants for the Tier 4 visa need to accrue 40 points in total. Of these 30 points are attributable to the provision of a Confirmation of Acceptance of Studies (CAS) document, an online document provided by an approved sponsor (higher education institution). The last 10 points are awarded upon the satisfaction of the maintenance funds requirement.

The maintenance amount for the main applicant is calculated at: £800 per month for applicants intending to study in the Inner London Boroughs; and £600 per month for those intending to study elsewhere.

Maintenance must be demonstrated as follows:

For courses of up to 9 months duration: The full tuition fee plus the appropriate monthly amount for each month in the UK.

For courses over 9 months: The first year of the tuition fees plus either £7200 or £5400 depending on whether they intend to study inside or outside of the Inner London Boroughs.

Tuition fees for international students are around £9,300 per annum for classroom-based courses.

On this basis, the cost calculated for the first year of a classroom undergraduate course (tuition and board) outside London is typically around £14,700+ (A\$23,667).

Evidence of Funds: Funds must be held in the applicant's personal bank account or that of their parent(s)/legal guardian's bank account for a consecutive 28 day period (finishing on the date of the closing balance) and ending no more than one month before their application.

Processing Times: Processing times for the Tier 4 visa are typically up to 30 days for most countries.

Work Allowances: Under the Tier 4 (General) visa, students in foundation degrees may only work for up to 20 hours per week.

Post-study work and residency conditions: Students can remain in the UK for a full 4 months after the completion of their course for courses of more than 12 months in duration. Thereafter, they can pursue a range of immigration options in the UK, including the most immediate option of a Tier 1 (Post-study work) visa.

Canada

The Visa: The student visa in Canada is the Study Permit.

Visa Cost: C\$125 (A\$124)

Financial Requirements: Applicants are required to demonstrate financial capacity to cover tuition and living costs for a 12 month period. For a single student tuition costs are assessed to be C\$10,000 for a 12 month period or \$833 a month (these are 10% higher in Quebec). Tuition fees for international students are around C\$15,500 per annum.

On this basis, the typical level of funds required to obtain the Study Permit is around C\$25,500+ (A\$25,310).

Evidence of Funds: Evidence is required to prove that the applicant can support themselves and accompanying family members while they study in Canada. This may include: proof of a Canadian bank account in their name with money transferred to Canada; the applicant's bank statements for the past four months; a bank draft in convertible currency; · proof of payment of tuition and residence fees; and – for those with a scholarship or those with a Canadian funded educational program – proof of funding paid from within Canada.

No proof for the source of funding is required.

Processing Times: Around 71% of applications for the Student Permit are processed in less than 28 days, with 14% in 2 days or less.

Work Allowances: Canada has the strictest work rules for higher education students in this group of countries. Full-time students in Canada (contact hours greater than 15 hours a week) are generally not allowed to work while studying. The exceptions to this ruling are where a student can demonstrate that work carried out is essential or integral to their course; employment relates to an approved research or training program; or they are temporarily destitute through circumstances beyond their control.

Post-study work and residency conditions: Students may work for a maximum of one to two years following conclusion of their study in an area of employment relating to their course. The application for a work permit must occur within 90 days of the student receiving their marks.

New Zealand

The Visa: Study Visa/Permit.

Visa Cost: US\$150 (A\$152)

Financial Requirements: Applicants need to demonstrate financial capacity.

If they have a guarantor, usually a public funding institution, they are simply required to fill out a form (*Financial Undertaking for a Student*) and include this with their application form.

Where students do not have a guarantor, for stays of less than 36 weeks, applicants need to provide evidence of funds of NZ\$1000 for each month of study and for stays of 36 weeks or more, applicants need to provide evidence of NZ\$10,000 for each year of study.

This equates to around NZ\$30,000 (A\$22,915) for a three-year degree.

Evidence of Funds: Applicants only need to prove the existence of funds, rather than confirm funding sources. Acceptable evidence of funds includes photocopies of: travellers' cheques; bank drafts; letters of credit; and bank statements in the applicant's name, going back at least three months.

Processing Times: Within 14 days, NZ Immigration will either provide a decision, or tell applicant how long the processing time is predicted to be.

Work Allowances: Students are allowed to work up to 20 hours a week during the academic year. They can work unlimited hours at the end of the academic year during the Christmas and New Year break.

Post-study work and residency conditions: At the completion of their studies, overseas students in New Zealand can apply for temporary work visas. These are visas released under either the:

Graduate Job Search Policy, where students can apply for a 12 month temporary work visa after they finish their qualification to work in unrelated areas while they seek employment in occupations directly related to their qualification. Students must apply for this visa within three months of the end date of their student visa and be able to demonstrate financial resources equal to NZ\$2,100;

or

Study to Work Policy, where a visa is valid for either two years, to enable students to obtain practical experience relating to and suitable for, their New Zealand qualification, or three years if they are working to obtain professional recognition from a New Zealand professional association. Students need to apply for a visa under this program no later than three months after the end date of their study permit. They must be able to demonstrate evidence of an offer of employment in an area of expertise related to a three-year qualification.

3. Comparing the Five Countries

The data indicate Australia is distinguishable from the four comparators in five respects:

1. Australia's student visa system is substantially more segmented than other systems, with two sub class visas for higher education (573 – Higher Education and 574 – Postgraduate) in addition to sub class visas for other areas (schools, vocational and ELICOS). In contrast, each of the four comparators has one student visa for higher education which is applicable regardless of course level, although the USA also has a separate visa for the relatively small number of vocational education-only students.
2. The Australian student visa costs A\$550, almost A\$200 more than the next most expensive visa from the UK (A\$354). The US, Canada and New Zealand charge between A\$124 and A\$152 for their visas.
3. The financial requirements for obtaining an Australian student visa are substantially greater than those in the comparators and the regulations surrounding them are much more prescriptive. Applicants to Australia are required to provide evidence of funding to

cover tuition and living expenses over their entire course, equal to around A\$108,000 for a three year course. By way of comparison, among the four comparators, students only need to demonstrate a financial capacity in regard to some combination of the *first* year's tuition and some assessment of their living costs. In the US this is equivalent to one year's board and tuition at a sponsoring institution, equal to around A\$40,500. In the UK and Canada, this equates to A\$23,667 and A\$25,310 respectively using reasonable assumptions about tuition and living costs. New Zealand has the simplest assessment system of NZ\$10,000 per annum or NZ\$30,000 (A\$22,915) for a typical degree.

4. Corresponding to (3), much of the collection of this information occurs at the institutional level in the four comparators, with 'sponsoring' institutions reporting on student's financial viability in the US, and a mix of tuition fees and standard living allowances being used in the UK, Canada and New Zealand. In Australia, this information is collected by the Department of Immigration and Citizenship (DIAC). Australia is unique in having an application processing which is dependent on proscribed assessment levels for individual countries (Assessment Levels 1 to 5) and of different course types (schools; higher education; postgraduate research). Such differentiation of source countries into 'tiers' is not present in the comparator countries.
5. Three of the four comparator countries (UK, US and Canada) report statistics on student visa processing on a country-by-country basis, while NZ and Australia have stated goals about processing times in general. Australia's stated goals for processing tend to be longer than for those in other countries, particularly in regard to Assessment Level 3 and 4 countries such as India and China.

There are two commonalities between Australia and the reference set of countries:

1. All countries have relatively strict conditions under which students can work. With the exception of Canada, they limit work time to no more than 20 hours a week during the academic session. In Canada, work restrictions are even tighter. Students have to demonstrate a requirement in relation to their coursework or unanticipated financial difficulty before they are granted the right to work.
2. Australia, the UK and New Zealand have a strict delineation between study and temporary work visas, but students having the capacity to articulate to a work visa on the basis of their qualification and skill needs within the country. These countries make special allowance for former international students to apply for temporary visas. In contrast, the US and Canada have provisions attached to their student visa which allow students to work for at least one year at the completion of their studies.

4. Policy Options for the Australian Student Visa System

A comparison with other key international education markets indicates that Australia's student visa policy should be reassessed in view of current practice elsewhere. Four key issues emerge:

Should Australia have a single, student visa for higher education students, as per the reference set of countries considered?

All other countries examined in this comparison have a single entry visa for students, rather than a group of sub-class visas. This has the benefit of simplifying the application process for students and reducing administrative burdens where students enter Australia under 'package deals' where they intend to undertake English language instruction or vocational and/or educational training prior to entering a university.

However, the counter argument to the single student visa concept is that higher education, as the most prominent sector in international education in Australia, requires a uniquely recognised visa. For this reason, there could be potential benefit to the sector in merging the current sub class visas (573 – Higher Education and 574 – Postgraduate) into a single visa covering the entire higher education sector. This would serve to streamline entry into undergraduate and ultimately postgraduate study in Australia of international students.

Should the financial requirements test be limited to the first year of tuition/living expenses as per other countries?

Australia is unique in requiring proof of financial resources to cover tuition and living expenses over the duration of a student's stay in Australia (in addition to resourcing for spouses and dependents, be they in Australia or in the sending country). The other countries in this comparison require only proof of funding for the first year's tuition and living costs for the student. In effect, international applicants in Australia's higher education sector have to provide evidence for financing equal to around *three times* that of competitor countries.

Should there be an emphasis on proof of funds rather than proof of source of funding?

In addition to proving funding, applicants also have to demonstrate funding sources, particularly for countries at the Assessment Level 3 or above. Australia's two largest markets for onshore higher education, China and India, are ranked at Assessment Level 4 for undergraduate higher education courses, implying that students must provide evidence of funding for three to four years of their studies as well as proof of the source of this funding.

No other country undertakes this assessment for any country. Removing or modifying this test in the context of a reduced requirement to demonstrate financial capacity serves to eliminate a substantial impediment to Australia's overall competitiveness in the international higher education sector.

One obvious rationale for undertaking this reform is that the test currently punishes higher education providers whose students tend to have longer associations with their institutions. There is likely to be more vigilance at the institutional level for these students in any case, regardless of governmental regulatory requirements on reporting financial capacity.

Should the higher education student visa include a post-study work component?

Presently, there is a strict delineation between study and work visas in Australia. In contrast, in both the US and Canada, students are allowed to work for at least one year after the completion of their studies in an area relating to their course. This serves as a bridge between study and work which either prepares students to apply for a formal work visa in Australia or which better prepares them to enter the workforce in their country of origin.

Table 1: Information on Higher Education Student Visa Systems, Overview, Selected Countries, November 2010

	Australia	US	UK	Canada	New Zealand
Visa Name	Sub Class 573 (Higher Education); and Sub Class 574 (Postgraduate Research) ¹	F-1 Student Visa ² (M-1 Student Visa for vocational courses) ³	Tier 4 Visa ⁴	Study Permit ⁵	Study Visa/Permit ⁶
Visa Cost	A\$550 ⁷	US\$140 (A\$142) ⁸	£220 (A\$354) ⁹	C\$125 (A\$124) ¹⁰	US\$150 (A\$152) ¹¹
Financial Requirements (Single Undergraduate Student)	<p><i>Travel, tuition and living expenses:</i> Applicants must declare that they have enough money to pay for travel, tuition and living expenses for themselves, their partner and dependent children for the <u>duration of their stay in Australia</u>. They must also have enough money to support their partner and dependent children, even if they do not travel with the applicant to Australia.</p> <p>Specifically, the minimum requirements for this sub class visa assessment level are:</p> <p><i>Travel:</i> Applicant's Return air fare to Australia plus one return air fare to Australia per person;</p> <p><i>Tuition:</i> Course fees for applicant, typically around A\$18,000 per annum; plus A\$8,000 for children aged 5-18¹²</p> <p><i>Living:</i> Applicant: A\$18,000 per year Partner: A\$6,300 per year First child: A\$3,600 per year Each other child: \$A2,700 per year</p> <p>In the case of a single student, costs are around A\$36,000 + per annum or over three years, around:</p> <p>A\$108,000+</p>	<p>Financial evidence must show that the applicant or their family/sponsors have sufficient funds to cover tuition and living expenses during the period of their intended study. This is declared on the Department of Homeland Security I-20 Form which is filled out as part of their college application.</p> <p>Required financial resources will depend upon the tuition and board costs for the applicant's college, <u>but must be demonstrated for one year</u>. For instance, the University of New Haven requires international undergraduates to be able to demonstrate financial resources equal to approx. \$43,310 – enough to cover one year's board and tuition.¹³</p> <p>Cost calculated on first year costs of board and tuition: US\$40,000+ (A\$40,500)</p>	<p>Applicants for the Tier 4 visa need to accrue 40 points in total. Of these 30 points are attributable to the provision of a Confirmation of Acceptance of Studies (CAS) document, an online document provided by an approved sponsor (higher education institution). The last 10 points are awarded upon the satisfaction of the maintenance funds requirement.</p> <p>The maintenance amount for the main applicant is calculated at: £800 per month for applicants intending to study in the Inner London Boroughs; and £600 per month for those intending to study elsewhere.</p> <p>Maintenance must be demonstrated for:</p> <p><i>For courses of up to 9 months duration:</i> The full tuition fee plus the appropriate monthly amount for each month in the UK.</p> <p><i>For courses over 9 months: <u>The first year of the tuition fees plus either £7200 or £5400 depending on whether they intend to study inside or outside of the Inner London Boroughs.</u></i></p> <p>*Tuition fees for international students are around £9,300 per annum for classroom based courses.¹⁴</p> <p>Cost calculated on first year of a classroom undergraduate course (tuition and board) outside London: £14,700+ (A\$23,667)</p>	<p>(Except in Quebec, where costs are around 10% higher)¹⁵</p> <p><u>Single Student: Tuition* + \$10,000 for a 12 month period</u>, or \$833 a month.</p> <p>*Tuition fees for international students are around C\$15,500 per annum.¹⁶</p> <p>Cost calculated on tuition plus \$10,000 for 12 month period: C\$25,500+ (A\$25,310)</p>	<p><i>With Guarantor</i> Applicants complete a form – <i>Financial Undertaking for a Student (INZ 1014)</i> and send it with their application form.</p> <p><i>Without Guarantor</i> For stays of less than 36 weeks, applicants need to provide evidence of funds of NZ\$1000 for each month of study.</p> <p>For stays of 36 weeks or more, <u>applicants need to provide evidence of NZ\$10,000 for each year of study</u>, around NZ\$30,000 for a three-year degree.</p> <p>Cost calculated on \$10,000 per annum for three years: NZ\$30,000 (A\$22,915)</p>

	Australia	US	UK	Canada	New Zealand
Evidence of Funds	<p>Level of scrutiny depends upon Assessment Level, from 1 (lowest) to 4 (highest) levels of concern.</p> <p>Assessment Level 1 (Singapore/Malaysia) ¹⁷</p> <p>DIAC must be satisfied that an applicant, once in Australia, will have genuine access to the funds they claim to possess to cover the travel, tuition and living costs for themselves and their family members.</p> <p>Applicants from Assessment Level 1 countries can apply online. ¹⁸</p> <p><i>Acceptable sources of income:</i> Financial support can come from any source.</p> <p><i>Fully Funded Students</i> must show evidence that the sponsoring agency, government or organisation will cover the cost of:</p> <ul style="list-style-type: none"> • travel, tuition and living expenses for the applicant and dependent family members; and accompanying the applicant to Australia • supporting dependent family members remaining in their home country, taking into consideration the local standard of living. <p>Assessment Level 4 (China/India) ¹⁹</p> <p><i>Acceptable sources of income:</i> Financial support must come from one or more acceptable sources, which may include:</p> <ul style="list-style-type: none"> • A money deposit with a financial institution that has been held for at <i>least six consecutive months</i> immediately before the date of the visa application by: the applicant; partner (spouse or de facto partner, including same-sex de facto partners); parents, grandparents, siblings or aunt/uncles who are resident in Australia or New Zealand citizens; • Loans from a financial institution made to: the applicant; partner (spouse or de facto partner, including same-sex de facto partners); parents, grandparents, siblings or aunt/uncles who are resident in Australia or New Zealand citizens; 	<p>This includes: income tax documents and original bank books and/or statements and/or business registration, licenses, etc., and tax documents, as well as original bank books and/or statements.</p>	<p>These amounts must be held in the applicant's personal bank account or that of their parent(s) / legal guardian's bank account for a consecutive 28 day period (finishing on the date of the closing balance) ending no more than 1 month before their application.</p>	<p>Evidence that the applicant can support themselves and accompanying family members while they study in Canada. This may include:</p> <ul style="list-style-type: none"> • proof of a Canadian bank account in their name if money has been transferred to Canada; • the applicant's bank statements for the past four months; • a bank draft in convertible currency; • proof of payment of tuition and residence fees; • for those with a scholarship or those with a Canadian funded educational program: proof of funding paid from within Canada. 	<p>Acceptable evidence of funds includes photocopies of: travellers' cheques; bank drafts; letters of credit; and bank statements in the applicant's name, going back at least three months.</p>

	Australia	US	UK	Canada	New Zealand
Processing Times	<p>Stated Client Services Charter of DIAC:²⁰</p> <p>Student Visa Application Outside Australia:</p> <p>Assessment Level 1 – 14 days Assessment Level 2 – 21 days Assessment Level 3,4 – 90 days</p>	<p>Typical Visa waiting times:²¹</p> <p>China (Shanghai) – 6 days;</p> <p>India (Mumbai) – 2 days;</p> <p>Vietnam (Ho Chi Minh City) – 6 days;</p> <p>Singapore—Same day;</p> <p>Malaysia (Kuala Lumpur) – 1 day;</p>	<p>Visa processing times:²²</p> <p>For individual countries (main cities):</p> <p>China: 99% in 30 days and 3% in 2 days;</p> <p>India: 98% in 30 days and 0% in 2 days;</p> <p>Vietnam: 100% in 30 days and 0% in 2 days;</p> <p>Singapore: 99% in 30 days and 18% in 2 days;</p> <p>Malaysia: 99% in 30 days and 43% in 2 days;</p>	<p>Overall: 71% of student visa applications processed in less than 28 days, 14% in 2 days or less.²³</p> <p>For individual countries (main cities) this equates to:</p> <p>China: 56% in 28 days and 2% in 2 days;</p> <p>India: 83% in 28 days and 10% in 2 days;</p> <p>Vietnam: 10% in 28 days and 1% in 2 days;</p> <p>Singapore: 44% in 28 days and 6% in 2 days;</p> <p>Malaysia: 52% in 28 days and 7% in 2 days;</p>	<p>Upon receipt of visa, NZ immigration will either provide a decision, or tell applicant within 14 days, how long the processing time is predicted to be.²⁴</p>
Work Allowances	<p>Work conditions (after 26 April 2008):²⁵</p> <p>Students require permission from the Department of Immigration and Citizenship (DIAC) to commence work. Students can only work once they have started their course.</p> <p>Work hours: Up to 20 hours a week when their course is in session. Unlimited hours during scheduled course breaks. Work associated with formal course compliance or voluntary work is not included in the 20 hour limit.</p>	<p>Students can only work on campus while they are enrolled. Work is limited to 20 hours a week during courses, but is unlimited during scheduled breaks.²⁶</p>	<p>Under the Tier 4 (General) visa, students in foundation degrees may only work for up to 20 hours per week.²⁷</p>	<p>Work conditions:²⁸ Full-time students in Canada (contact hours greater than 15 hours a week) are generally not allowed to work while studying. The exceptions to this ruling are where a student can demonstrate that: work carried out is essential or integral to their course; employment relates to an approved research or training program; or they are temporarily destitute through circumstances beyond their control;</p>	<p>Students are allowed to work up to 20 hours a week during the academic year. They can work unlimited hours at the end of the academic year during the Christmas and New Year break.²⁹</p>

	Australia	US	UK	Canada	New Zealand
Post-Study Work and Residency	<p>Post-study work requires a new visa, either via a work visa or a permanent residence visa directly linked to their completion of studies.³⁰</p> <p>Visas include:</p> <p><i>Temporary Residency Visas</i></p> <p>Skilled – Regional Sponsored (Provisional) Visa (Subclass 487) – A three year provisional visa for eligible overseas students and holders of certain temporary visas who can meet the lower pass mark for this visa. Applicants must be either sponsored by an eligible relative, living in a designated area of Australia or nominated by a participating state/territory government. Applicants can only apply for a permanent visa after living for two years and working for at least one year in a Specified Regional Area.</p> <p>Skilled – Graduate (Temporary) Visa (Subclass 485) – An 18 month temporary visa for eligible overseas students with an onshore Australian qualification in a course of at least two years’ study. This visa allows applicants who are unable to pass the points test to remain in Australia for 18 months to gain the skills and experience needed to apply for a permanent or provisional General Skilled Migration visa. No points test applies.</p> <p><i>Permanent Residency Visas</i></p> <p>Skilled – Independent (Residence) Visa (Subclass 885) – for eligible overseas students with an onshore Australian qualification in a course of at least two years’ study and for holders of temporary visas whose skills are in demand in Australia. Applicants must pass a points test, but do not require sponsorship.</p> <p>Skilled – Sponsored (Residence) Visa (Subclass 886) – for eligible overseas students with an onshore Australian qualification in a course of at least two years’ study, where the applicant cannot meet the Skilled – Independent pass mark. Applicants must be sponsored by either a relative in Australia or through nomination by a State or Territory government. Applicants must pass a points test lower than that for the Skilled – Independent visa.</p> <p><i>Skilled – Regional (Residence) Visa (Subclass 887)</i> – A permanent visa for eligible provisional visa holders who have lived for at least two years and worked for at least one year in a Specified Regional Area in Australia.</p>	<p>An F-1 visa allows a student to remain in the US for an additional 60 days after their nominated course has been completed. This allows for the commencement of Optional Practical Training (OPT) which can extend to one year.³¹ In addition, OPT can be extended by an additional 17 months in the case of students with qualifications in Science, Technology, Engineering or Mathematics.</p> <p>Students can apply for temporary or permanent visas, including:</p> <p><i>Employment-Based Visas</i>³² Every year around 140,000 such visas are made available to priority workers, professionals holding advanced degrees or persons of exceptional ability, skilled workers, professionals and unskilled workers and persons from ‘certain special immigrant’ groups.</p> <p><i>Temporary Visas</i>³³ H-1B Visa – This is granted to persons in specialty occupations which require the theoretical and practical application of a body of highly specialised knowledge requiring completion of a specific course of higher education. Around 65,000 of these are granted each year.</p> <p>O-1 Visa – These temporary visas are granted to individuals with ‘Extraordinary Ability or Achievement in the sciences, arts, education, business, or athletics, or extraordinary achievements in the motion picture and television field.’</p>	<p>Students can remain in the UK for a full 4 months after the completion of their course for courses of more than 12 months in duration.³⁴</p> <p>Students can apply for a Tier 1 (Post-study work) visa if they are not nationals from the European Economic Area or Switzerland and are currently students at institutions in the UK.³⁵</p>	<p>Students may work for a maximum of one to two years following conclusion of their study in an area of employment relating to their course.³⁶</p> <p>The application for a work permit must occur within 90 days of the student receiving their marks.</p>	<p>At the completion of their studies, overseas students in New Zealand can apply for temporary work visas:³⁷</p> <p><i>Graduate Job Search Policy</i> Under this policy, students can apply for a 12 month temporary work visa after they finish their qualification to work in unrelated areas while they seek employment in occupations directly related to their qualification. Students must apply for this visa within three months of the end date of their student visa and be able to demonstrate financial resources equal to NZ\$2,100.</p> <p><i>Study to Work Policy</i> This visa is valid for either two years, to enable students to obtain practical experience relating to and suitable for, their New Zealand qualification, or three years if they are working to obtain professional recognition from a New Zealand professional association.</p> <p>Students need to apply for a visa under this program no later than three months after the end date of their study permit. They must be able to demonstrate evidence of an offer of employment in an area of expertise related to a three-year qualification.</p>

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