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TAURUS INFOTEK

Cost of living in Australia

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## TABLE OF CONTENTS

COST OF LIVING IN AUSTRALIA .....	3
REGISTER FOR YOUR AUSTRALIA VISA NOW! .....	3
COST OF LIVING - OVERVIEW .....	3

## TAURUS INFOTEK - DREAM VISAS

### Cost of living in Australia

Today's realities are...Yesterday's decisions!  
Tomorrow's realities will be...Today's decisions!

#### COST OF LIVING IN AUSTRALIA

##### REGISTER FOR YOUR AUSTRALIA VISA NOW!

Are you looking for the following services?

- Assessment for an Australian business owner visa
- Australian skilled work

If the answer is yes, **register with us now**, to get a complete assessment of your migration requirement and plan.

We will assess your visa options and come up with an optimum solution for the Australian visa type that you are looking for.

#### COST OF LIVING - OVERVIEW

The cost of living in Australia varies massively depending on the lifestyle. From the following details, you can see that as a skilled migrant, life in Australia will be very comfortable:

These estimates are for a family with 2 kids, 2 cars and a pet or 2 will serve as a decent example, living in a 4 bed, 2/3 bath house not too far from a city Centre.

#### RUNNING COSTS FOR THE HOME

- Mortgage = \$23,000 (\$ 330 000 mortgage)
- Council Rates = \$1400
- Water, Electricity, Gas total costs = \$2750
- Building Insurance (\$330,000 cover) = \$550
- Contents Insurance (\$89,000 cover) = \$360
- Phone, Internet, TV = \$1000

**Approx. A\$ 29,000 a year = A\$ 560 a week**

See the Mortgage Calculator here:

[http://www.yourmortgage.com.au/calculators/repay\\_advanced/](http://www.yourmortgage.com.au/calculators/repay_advanced/)

#### HOBBIES, SPORTS AND FREE TIME

- Family membership of the local tennis club = \$300 per year
- Golf (6 day membership of private club) = \$1300 per year
- Swimming/yoga/gym (1 session) = \$10 per week
- Cub Scouts = \$250 per year
- Winter kids sports (Soccer and Netball) = \$200 per year
- Summer kids sports (Tee ball and Surf Club) = \$200 per year

**Total cost per week:**

- \$2,750 per year = \$230 per month = \$53 per week.

## FOOD SHOPPING AND EATING OUT

### Groceries

Weekly supermarket shopping costs around \$200, then there's about another \$50 per week spent on additional fresh fruit and veg.

Here are a few general observations, comparing prices in Perth to those in the UK:

- Beef and lamb is cheaper in Australia than in the UK and other countries.
- Packaged goods like cereals and biscuits are slightly more expensive.
- Almost all fruit and veg is grown locally and the price fluctuates greatly depending on the level of supply.

### Total food bill for our family of 4:

- \$250 per week.

### SPECIALS

All supermarkets run weekly and daily specials - the price of individual items can be reduced substantially, sometimes by 30-50%. Therefore, if you are able to allocate enough time to the process, you should be able to reduce your weekly shopping bill significantly - by about 20% - 30% overall.

### ALCOHOL

Alcoholic drinks are not usually sold in supermarkets - they are generally sold in "bottle shops", which may be attached to a pub/hotel or may be a separate shop. Some of the supermarket chains do have bottle-shops as a side-line, located near the main store.

Note that every week retailers have specials which can reduce the price by 20% or more. Also, beer is much cheaper if you buy a "carton" of 24 cans/bottles or a "block" of 30 cans, rather than buying 4 or 6 at a time. Often there are savings to be had by buying wine by the case or half case. Wine casks (wine box in the UK), holding 2, 3 or 4 litres are also fairly popular and work out cheaper in general than bottled wine. Below are some prices of drinks advertised in specials catalogues that dropped through our door in March 2009.

- Emu Draft Beer (Aussie mid-strength 3.5%) - 1 block (30 x 375ml) for \$24 = \$2.14 per litre
- Full strength Aussie beer (5%) - 1 carton (24 x 375ml) normally about \$38, on special for \$30 = \$3.33 per litre
- Imported premium beers (5%) - 1 carton (24 x 375ml) normally \$55, on special for \$45 = \$5 per litre
- Wine - red or white 4 Litre wine cask - 2 for \$20 = \$2.50 per litre
- Wine - "reasonable" (opinion of author!) bottle of red or white - \$10 on special (normally \$13)
- Spirits - 700ml bottles of gin, blended whiskey etc. - \$30

### EATING / DRINKING OUT

Here are a few indicative prices seen when eating and drinking out:

- Cup of coffee = \$3.50, Mug = \$4.00
- Full cooked breakfast = \$19
- McDonalds' burger/fries/drink meal - \$6.95
- Large pizza (pickup) - \$5.95
- Fillet steak main course with potatoes and a few veg = \$30 - \$35
- Glass of wine in restaurant = \$8
- Bottled full-strength beer in pub or restaurant = \$6 - \$8

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- Pint of Guinness in a pub = \$8 - \$10

**Estimated total for beer/wine, takeaways, eating out for our family of 4:**

- \$100 per week.

## SCHOOLING

Here are the education costs for one child in a local private secondary school and one in a state primary:

### State primary school

There are no official fees, but each family at our school is asked to pay \$20 "voluntary contribution", plus \$25 to the PandC (Parents and Children association).

There's a stationery order (about \$50) at the start of each year, plus the cost of any excursions or incursions (e.g. plays put on at the school).

**Total for state primary school (approx.):**

- \$240 per year = \$20 per month = \$5 per week

### Private Secondary school

- Annual Tuition Fees = \$4,600 (Year 11)
- Other costs (approximate) = \$800

**Examples of "other costs":**

- Building Levy (\$180 per year)
- Camp fees (\$190)
- netball/athletics/swimming carnivals - \$30-\$50 each

**Total for private secondary school:**

\$5,400 per year = \$450 per month = \$104 per week.

**Note:** This is a "middle-tier" private school. Fees for the "top" schools can be \$12,000 per year for tuition alone. Some private schools, especially Catholic ones, can be quite a bit cheaper.

If you go to an Australia migration expo you may be able to find general guidance.

Or you can book one of our Australian visa consultations, which gives a face to face full Australian visa assessment.

## CARS and TRAVELLING

Could be a fortune or a pittance depending on what you feel you need to drive!

Check <http://www.drive.com.au> for prices

## PUBLIC TRANSPORT

As an example, from a typical Perth residential area into Perth CBD (a 2-zone journey), the standard fare would be \$3.50 per journey, totaling \$35 per week (10 trips). This can be reduced to \$26.30 per week by using a "SmartRider" card.

## TOTAL WEEKLY COSTS

The weekly "fixed" household spending for a family, rounded up, could be:

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Mortgage	\$450
Other housing costs	\$15
Schooling	\$100
Cars	\$125
Food Shopping	\$250
Drink and Eating Out	\$100
Sport and Recreation	\$55
Total	\$1,095

That's just over \$56,000 per year, which requires a gross salary of about \$75,000 (one earner) or \$36,000 each (two earners) to provide.

You do then of course also have clothes, other shopping, holidays etc. to factor in ?as mentioned, this can only be a guide and depends on lifestyle, number of little darling vampires (aka kids) you have and so on.

#### AVERAGE AUSTRALIAN SALARIES

Bear in mind that by definition, as a skilled migrant you are in high demand. If you were not, you would not be eligible for a PR visa!

Therefore higher than average salaries can be predicted.

Occupation	Average Max	Average Local
Accounting	\$135,287	\$77,924
Admin and Office Support	\$89,736	\$52,825
Automotive	\$131,429	\$64,726
Banking and Financial Services	\$197,143	\$81,729
Community, Sport and Leisure	\$113,978	\$61,846
Construction, Building and Architecture	\$194,118	\$110,122
Customer Service and Call Centre	\$97,737	\$51,013
Education	\$104,510	\$63,600
Engineering	\$232,679	\$112,587
Executive	\$230,173	\$118,416
Government and Defense	\$140,828	\$77,396
Graduate	\$83,575	\$48,051
Hospitality, Travel and Tourism	\$93,125	\$56,757
HR and Recruitment	\$172,500	\$86,354

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Insurance	\$147,778	\$68,123
IT and Telecoms	\$197,029	\$99,506
Legal	\$163,412	\$77,228
Logistics, Transport and Supply	\$142,431	\$68,921
Manufacturing	\$224,633	\$83,386
Marketing	\$150,500	\$82,622
Media, Advertising, Entertainment	\$146,417	\$75,034
Medical and Healthcare	\$156,299	\$80,050
Mining, Oil and Gas	\$222,333	\$144,172
PR and Communications	\$155,000	\$84,021
Primary Industry	\$165,000	\$73,560
Property and Real Estate	\$177,500	\$80,256
Retail	\$183,333	\$64,831
Sales	\$183,125	\$87,276
Scientific	\$142,500	\$86,236
Trades and Services	\$148,438	\$64,779