



Nursing a Dream:

### **A Manila girl's lesson in self-reliance in the Land Down Under**

Agatha, a Filipina nursing student, is navigating the complexities of life across two homes—Manila and Australia. Her journey is a testament to resilience, adaptation, and the crucial importance of financial literacy for those studying abroad.

Growing up in Manila, Agatha was known for her bubbly personality and love for the arts. A strong support system of family and friends fueled her early successes. After a gap year following high school, she took a leap of faith, moving to Australia with no background in healthcare but armed with the unwavering belief of her loved ones.

Now in her final semester of nursing school, Agatha describes a university system vastly different from the one back home. The flexibility of choosing class schedules comes with a high expectation of independent learning. Students must arrive at class prepared to apply concepts they've already studied on their own. While the workload consists of only three major assessments per semester, Agatha warns, "It doesn't mean it's easy. So you better study hard just like everyone else."

Beyond academics, the cultural adjustment was significant. Agatha debunks the myth of a monolithic white Australia, highlighting its multicultural vibrancy. Fitting in meant adjusting to a society where deep, close-knit friendships like those in the Philippines are less common. Language presented another hurdle; while perfect grammar isn't necessary, conveying one's message clearly is key. She notes that Australians are often impressed by Filipinos' English proficiency, though accents and slang required some getting used to.

For international students like Agatha, the financial reality is a constant balancing act. Visa regulations cap work hours at 48 per fortnight. While Australia offers a laid-back work culture and better work-life balance, Agatha points out that Filipinos are valued for their resilience and hard work.

Her most critical piece of financial advice for fellow international students is simple yet profound: "Remember that you also get paid in dollars, you spend in dollars. So avoid conversion between dollars to pesos when spending." This mindset is crucial for managing finances effectively in a new currency and cost of living environment.

This practical advice aligns directly with the mission of the Commission on Filipinos Overseas (CFO), which mandates the provision of financial literacy education to overseas Filipinos, particularly the permanent and long-term migrants. Understanding the local economic context and avoiding the mental trap of constant currency conversion is a fundamental step toward financial stability and success abroad.

The video is a project of the CFO to help Filipino international students cope with living abroad.

Agatha's journey has been one of profound personal growth. Navigating a new country, culture, and transport system forced her to become self-reliant.

"You're navigating a new country, different culture, different transport system. And here you learn to stand on your own. Steady and self-reliant," she reflects.

Despite the challenges, Agatha has learned to appreciate her evolution, embracing the person she is becoming while looking back with kindness at the person she once was. Her message to aspiring international students is one of encouragement: "Be more confident and well prepared for your journey. Australia is a wonderful place to learn and being well informed makes a huge difference."

### **About the Commission on Filipinos Overseas**

*The Commission on Filipinos Overseas (CFO), established under Batas Pambansa Blg. 79, is dedicated to the welfare and empowerment of Filipinos permanently residing abroad. It is distinct from the Department of Migrant Workers, which primarily addresses the needs of Overseas Filipino Workers (OFW) and other temporary migrants.*

*The CFO, which is an agency under the Office of the President, works to strengthen the social, economic, and cultural ties of global Filipinos with their home country. Its primary stakeholders include Filipino permanent migrants, dual citizens, spouses and partners of foreign nationals, individuals under the Exchange Visitor Program, au pair participants bound for Europe, and Filipino descendants overseas.*

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