



PRE-MOVE RESEARCH - QUICK REFERENCE

Moving from Australia family checklist

Use this from home to organise ATO tax, super, Medicare, Centrelink, banking, property, records and family continuity before moving overseas.

MOVING FROM	DESTINATION / CITY	PLANNING CURRENCY	LAST CHECKED
_____	_____	_____	_____

HOW TO USE

Read the linked SettleHappy guide first. Tick an item when the answer or evidence is saved in your own move folder. Recheck volatile facts before paying or applying.

1 Map the move before fixing the date

- ☐ Record citizenship, visa and passport status for every family member, then confirm destination immigration and passport validity.
- ☐ Build one travel and workday calendar for both adults from the start of the Australian departure income year.
- ☐ List tax, employment, super, Medicare, Centrelink, school, property, health, pet and shipping decisions that can change timing.
- ☐ Create a secure family move folder and assign one owner to every decision, deadline and official confirmation.

2 Prepare ATO and tax evidence

- ☐ Apply the ATO tax-residency tests to the planned living arrangement; save the result, supporting facts and any professional advice.
- ☐ List Australian and overseas income, work location, property, business interests and every asset that may need a departure CGT review.
- ☐ Get current property and material asset valuations before records become difficult to reconstruct.
- ☐ If a covered study or training loan applies, calendar the overseas travel notification and annual worldwide-income or non-lodgment task.

3 Protect super, banking and digital access

- ☐ Identify every super fund, investment option, insurance policy and beneficiary nomination; ask what an overseas address changes.
- ☐ If anyone is an SMSF trustee or active member, obtain specialist residency advice before the trustees leave or contributions change.
- ☐ Give banks and investment providers genuine residence and tax details; confirm country-specific service limits in writing.
- ☐ Set up and test myGov, myID, banking and provider access that does not depend on a cancelled employer email or Australian phone.

4

Replace healthcare and transfer family records

- ☐ Confirm the Medicare and Australian private-health position, then activate suitable transition and long-term overseas cover before current protection ends.
- ☐ Collect a concise clinical summary, immunisation history, dental and optical records, active medicines and relevant specialist plans for each person.
- ☐ Check every medicine by active ingredient with destination and transit authorities; carry lawful quantities, original packaging and clinician letters.
- ☐ Identify the first suitable paediatric clinic, emergency hospital, insurer assistance route and evacuation plan before arrival.

5

Decide the home and complete official admin

- ☐ Compare after-tax sale proceeds with conservative rental cash flow, including vacancy, management, finance, state charges, insurance and major repairs.
- ☐ If selling, review foreign-resident main-residence and CGT withholding rules before signing a contract; if renting, appoint an authorised manager.
- ☐ Report overseas travel or residence to Centrelink and other Services Australia programs where required; save the decision for each payment.
- ☐ Use the correct AEC overseas-elect or indefinite-departure route, then update licences, insurers, utilities, schools, mail and providers with confirmed dates.

6

Finish the first 90 days abroad

- ☐ Complete destination address, immigration, tax, school, healthcare and driving requirements by their official deadlines.
- ☐ Test Australian banking, myGov, myID, super, insurance and property access from the destination; fix weak recovery routes.
- ☐ Keep workday, travel, Australian income, foreign tax and account evidence from day one.
- ☐ Schedule the first Australian and destination filing review plus an annual check of property, super, insurance, beneficiaries and provider policies.

Information, not regulated immigration, legal, tax, financial or medical advice. Verify current requirements with issuing authorities, providers and appropriately qualified advisers.