

OMAR NAFIZ

Issue 01 · November 2026

The Visa Brief.

Australian migration news in plain English, every month. What changed, who it affects, and what to do next.



20,000
invited in the 15 Oct 2026 subclass 189 round
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13.9%
offshore student visa grant rate for Nepal, Jul–Sep 2026
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23 Nov
consultation on proposed student visa changes closes
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$1,863.50
new upfront fee for protection visa reviews
PAGE 10 →



PATHWAY EDUCATION

Migration Agents Registration Number 2318164 www.mara.gov.au

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General information only. Not legal advice.

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A big month for skilled migrants and students.

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THIS MONTH IN 30 SECONDS

- The 15 October 189 round invited **20,000** people. Nurses, GPs and most allied health were invited at **70 points**, most trades at **65**.
- Offshore student visa grant rates fell sharply for South Asia. Onshore rates stayed above 80%.
- Home Affairs is consulting on how students prove their money and study plans. Nothing is decided yet. Submissions close **12 pm AEDT, 23 November 2026**.
- Since 2 October, most people must apply for a new student visa from outside Australia.
- Since 1 November, protection visa reviews cost **$1,863.50** upfront and protection visa applicants can't get a Bridging B.

Tap to jump
Every heading, number and button is a link

Check the source
Official links on every page

Printed copy?
Scan the QR codes with your phone



PATHWAY EDUCATION

Written by Omar Nafiz, Registered Migration Agent and Founder & CEO of Pathway Education and Visa Services, Melbourne.

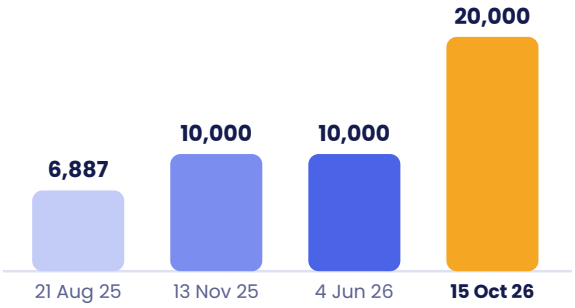
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189 INVITATION ROUND · 15 OCTOBER 2026

The biggest 189 round in years: 20,000 invited

On 15 October 2026 Home Affairs ran the first Skilled Independent (subclass 189) round of the 2026–27 program year. It sent 20,000 invitations, double the 10,000 in each of the two rounds before it, across 159 occupations.

Subclass 189 invitations per round



78 occupations needed **fewer** points than in June

9 occupations needed **more** points

22 occupations **newly invited** (not in the June round)

3 occupations from June **not invited** this time

Health at 70

Every registered nurse specialty, GPs, physios, OTs, podiatrists and speech pathologists were invited at 70 points. In June most needed 75 to 80.

Trades at 65

Electricians, carpenters, plumbers, bricklayers, tilers and most other construction trades were invited at the 65-point pass mark.

Some went up

Clinical psychologists rose from 75 to 90. Secondary teachers, social workers and special needs teachers rose from 75 to 80.

How a 189 invitation works

1. **Lodge an EOI** in SkillSelect with your occupation and points
2. **Rounds run** when Home Affairs decides. Dates aren't set in advance
3. **Highest points first**, then earliest date at that score
4. **Invited?** You have 60 days to lodge the visa application



Check your occupation in our Round Tracker

Every occupation, every round since August 2025, with the points and tie-break date. Past results only, never predictions.

Open the Round Tracker →

Source: Department of Home Affairs, SkillSelect invitation rounds and previous rounds, read 2 Nov 2026. Changes compare occupations invited on both 4 Jun and 15 Oct 2026.

Points needed for a 189 invitation, round by round

Lowest points score invited in each round for a selection of common occupations. "Tie-break" is the latest date an EOI could have reached that score and still be invited on 15 Oct 2026.

OCCUPATION	21 AUG 25	13 NOV 25	4 JUN 26	15 OCT 26	VS JUNE	TIE-BREAK (OCT)
Registered Nurse (Medical)	80	75	75	70	▼ 5	19/11/2025
General Practitioner	80	75	75	70	▼ 5	18/11/2025
Physiotherapist	80	75	75	70	▼ 5	20/11/2025
Occupational Therapist	80	75	75	70	▼ 5	20/11/2025
Electrician (General)	65	65	65	65	–	18/09/2026
Carpenter	65	65	65	65	–	21/09/2026
Solicitor	90	85	80	65	▼ 15	15/10/2026
Construction Project Manager	90	85	80	80	–	04/09/2026
Secondary School Teacher	85	75	75	80	▲ 5	04/09/2026
Social Worker	85	75	75	80	▲ 5	03/09/2026
Clinical Psychologist	75	80	75	90	▲ 15	28/09/2026
Early Childhood Teacher	85	85	–	90	new	22/07/2026
ICT Security Specialist	–	–	–	100	new	08/11/2024

– = not invited in that round. Source: Home Affairs invitation rounds and previous rounds. Past results, not a forecast for the next round.

WORKED EXAMPLE

Same score, different result: the tie-break date

When more people have the same score than there are places, Home Affairs invites the EOIs that reached that score first.

✓ **Mina**, registered nurse (medical), reached **70 points in October 2025**. Invited on 15 Oct 2026.

✗ **Joel**, same occupation, reached **70 points in March 2026**. Not invited in this round.

Why: nurses (medical) on 70 were invited only if their EOI hit 70 on or before 19/11/2025. Extra points (English, partner, NAATI, Professional Year) can matter more than waiting.

No 189 invitations in any of the last 4 rounds

Rounds from 21 Aug 2025 to 15 Oct 2026.

SOFTWARE ENGINEER · DEVELOPER PROGRAMMER · ANALYST PROGRAMMER · ICT BUSINESS ANALYST · ACCOUNTANT (GENERAL) · MANAGEMENT ACCOUNTANT · EXTERNAL AUDITOR · CIVIL ENGINEER · MECHANICAL ENGINEER · ELECTRICAL ENGINEER · PRIMARY SCHOOL TEACHER · CHEF · MOTOR MECHANIC · PHARMACIST · DENTIST

In one of these? State nomination (190 or 491) or employer sponsorship may be the more realistic path. **Talk to us →**

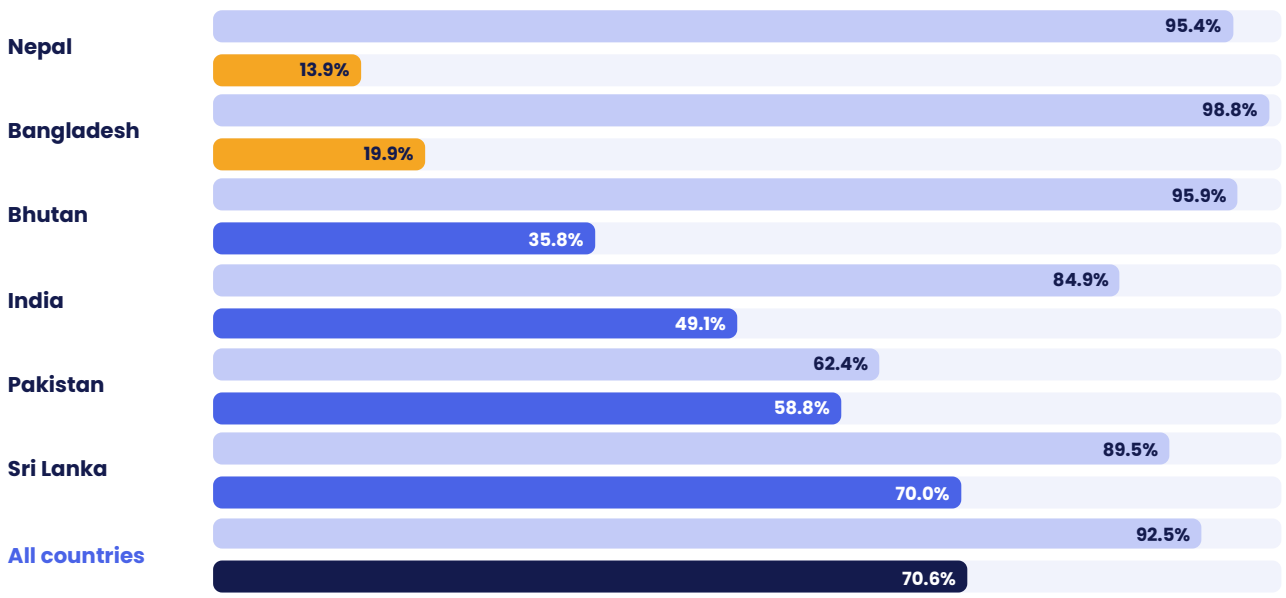
STUDENT VISA GRANT RATES · JULY TO SEPTEMBER 2026

Applying from overseas? Grant rates have fallen sharply

Home Affairs data for July to September 2026 shows big drops for higher education students from South Asia who applied from outside Australia. Fewer than 1 in 5 offshore applicants from Nepal and Bangladesh were granted.



Offshore grant rate, higher education, primary applicants



430
offshore grants for Nepal out of 3,098 decisions

193
offshore grants for Bangladesh out of 972 decisions

2,075
offshore grants for India out of 4,230 decisions

586
Pakistan offshore lodgements, up from 371. The only market that grew

⚠ What this means if you are applying from home

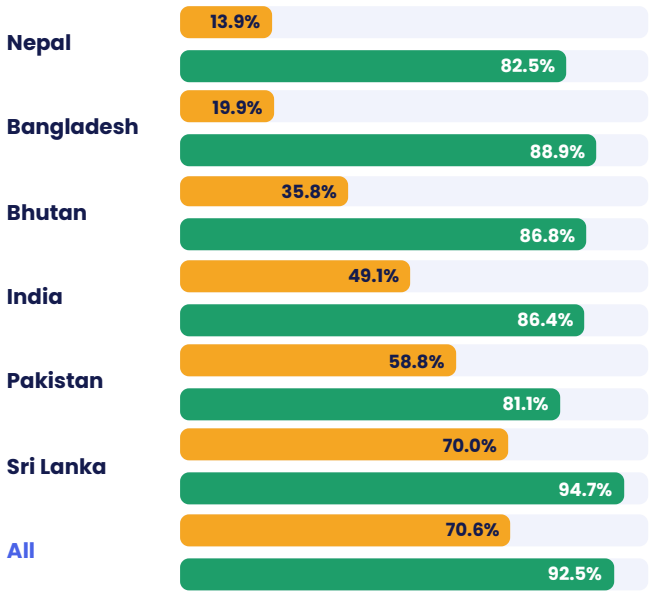
A refusal now is far more common than a year ago. The money, the course choice and the study story all need to line up before you lodge. A visa fee paid on a weak file is money lost, and a refusal stays on your record.

Source: Department of Home Affairs, BP0015 Student visa grant rates at 30 September 2026, data.gov.au (CC BY 2.5 AU). Higher Education, primary applicants. Grant rate = granted ÷ (granted + refused). Figures are provisional.

Onshore tells a different story

Students already in Australia were granted at much higher rates in the same quarter. Since 2 October, though, most of them can't apply onshore any more (see page 9).

Jul–Sep 2026 grant rate



Offshore lodgements fell too

Jul–Sep 2025 → Jul–Sep 2026

Nepal	4,525	→	**1,172**
Bangladesh	2,258	→	**515**
India	6,972	→	**3,105**
Sri Lanka	507	→	**297**
Bhutan	277	→	**184**
Pakistan	371	→	**586**
All countries	32,048	→	**21,709**

Do this, not that

Do

- Check your finances early: who owns the money, where it came from, and how long it has been there.
- Choose a course that makes sense with your past study, work and plans.
- Check your agent on the MARA register before you share documents.

Don't

- Copy a Genuine Student statement from a friend or the internet.
- Pay the visa fee before someone has checked your file for risk.
- Use any document you can't explain. A false document can mean a refusal and a ban.



Know where you stand before you pay the visa fee

A 1-on-1 Student Visa Readiness & Risk Check with a registered migration agent. For students, parents and guardians.

See the Risk Check →

Source: Home Affairs, BP0015 at 30 Sep 2026, data.gov.au. Higher Education, primary applicants. Never divide grants by lodgements to make a rate: they are different groups of people.

PROPOSED, NOT DECIDED. Consultation open. Submissions close **12 pm AEDT, Monday 23 November 2026**.

UNDER CONSULTATION

GENUINE STUDENT AND FINANCIAL CAPACITY CONSULTATION

Student visa rules are under review. Get ready before the decision lands.

On 30 October 2026 Home Affairs released a consultation paper on how students show they are genuine and how they prove their money. Nothing has changed yet. These are the ideas on the table.

PART A

Your study story, tested differently

- Ministerial Direction 106 would be replaced.
- New students and continuing students assessed separately.
- Less weight on written GS statements.
- Study through an Australian program in your home country (TNE) could count in your favour.

PART B

Money held in Australia

- Funds in an Australian account in your name for 1 to 3 months before you apply.
- Source, ownership and access of the money verified.
- Money earned working in Australia wouldn't count.
- The amount you need isn't proposed to go up.

PART C · INTERIM

Stricter checks for some countries

- For Evidence Level 3 applicants from India, Nepal, Bangladesh and Bhutan.
- Financial evidence at lodgement, whatever the provider.
- About 6 months of deposit history.
- Supporters limited to you, your spouse, your parents or an approved supporter.

The four money options being considered (Part B)

#	OPTION	WHAT YOU WOULD HOLD	FOR HOW LONG
1	**Managed**	50% of full course costs, released to you on a schedule	1 month before applying
2	**Flexible**	50% of full course costs	3 months
3	**First year**	100% of first-year costs	3 months
4	**Recognised finance**	A loan or scholarship paid through a controlled channel	Details under consultation

⚠ Unsecured personal loans, and loans not yet paid out, would generally not be accepted.

Want to have your say?

Students, families, education providers and agents can make a submission. Email **student.visa.consultation@homeaffairs.gov.au** before 12 pm AEDT, Monday 23 November 2026.

Consultation page →

Source: Home Affairs, Consultation on proposed reforms to the Genuine Student requirement and financial capacity framework and the consultation paper (Part A pp 4–5, Part B pp 6–8, Part C pp 8–9).

Could this be you? Four situations students are asking us about

How the proposals could affect real-life plans, if they go ahead as written.

OFFSHORE · MONEY: 6-MONTH HISTORY

The last-minute deposit

THE STUDENT	Sita, Kathmandu. Her uncle deposited a large amount two weeks before she plans to apply. Part of her funds is an unsecured personal loan.
PROPOSED	About 6 months of deposit history. Supporters limited to self, spouse, parents or approved. Unsecured loans generally excluded.
COULD HAPPEN	The uncle's money and the loan may not count at all.
DO NOW	Build a clear money trail now and have it reviewed before lodging.

Example situation. Not a single client's file.

OFFSHORE · MONEY IN AUSTRALIA

The 50% question

THE STUDENT	Ravi, Hyderabad, planning a 2-year Master's starting next year.
PROPOSED	Funds held in an Australian account in his name for 1 to 3 months. One option is 50% of full course costs.
COULD HAPPEN	He needs time to open the account and move funds before he can apply.
DO NOW	Work out the full course cost and plan the timing backwards from intake.

Example situation. Not a single client's file.

ONSHORE · STUDY STORY

The continuing student

THE STUDENT	Mei, finishing a Bachelor's in Melbourne, wants to start a Master's.
PROPOSED	Continuing students assessed separately from new students, with less reliance on written statements.
COULD HAPPEN	Her study record carries more weight than an essay.
DO NOW	Check her dates against the 2 October rules too. Moving up an AQF level can allow an onshore application.

Example situation. Not a single client's file.

OFFSHORE · TNE STUDY

Started at home

THE STUDENT	Joseph completed his first year of an Australian university's program at its campus in his home country.
PROPOSED	Transnational education (TNE) study could count positively in the GS assessment.
COULD HAPPEN	His study history may strengthen his application.
DO NOW	Keep transcripts, attendance and enrolment records ready.

Example situation. Not a single client's file.

Be ready: six things to do now

- Know your full course cost, not just the first semester.
- Keep at least 6 months of clean, explainable bank history.
- Know exactly who your financial supporters are.
- Avoid large last-minute deposits without a clear source.
- Check your English test is still valid on the day you apply.
- Get a risk check before you pay the visa fee.

"Nothing has been decided. But the students who prepare now are the ones who'll be ready when it is."

Full guide with 10 situations
omarnafiz.com

Read the guide

LAW SINCE 2 OCTOBER 2026 · IN FORCE

Most people must now apply for a student visa from outside Australia

From 2 October 2026, most temporary visa holders, including most Student visa holders, can't lodge a new Student (500) or Student Guardian (590) visa while in Australia, unless an exemption applies.

What changed

- Not exempt? You must be **outside Australia** when you apply and when the visa is granted.
- Family generally **can't be included** in a new student visa application.
- Family **can't be added after grant** (subsequent entrants). No exemptions.
- Family on your current visa may be included on your next onshore application. You and your family must be in the same place when you apply.
- Applications lodged **before 2 October** stay on the old rules.

Main onshore exemptions

- You finished your course and are moving up to a **higher AQF level**. A completed higher education course must lead to another higher education course.
- Up to **12 more months** to finish your main course with the same provider.
- PhD students; DFAT- or Defence-sponsored students; school students.
- Certain moves between non-AQF and AQF courses.
- Your education provider defaulted.

Family can still be included for PhD, DFAT/Defence, foreign-government-scholarship and eligible Pacific/ASEAN students.

Three quick examples

CAN APPLY ONSHORE

Priya finished her Bachelor's in Sydney and is starting a Master's. Moving up an AQF level, so she may apply in Australia.

MUST GO OFFSHORE

Anil finished one Master's and wants a second Master's at a new provider. Same level, so he must apply from outside Australia.

FAMILY LIMIT

Rahim married after his visa was granted. His wife can't be added to his student visa, and can't be included in his next one unless he is exempt.



Visa ending in the next few months?

Exemptions are technical and dates matter. Check your situation before your visa end date gets close.

Book a 1-on-1 check →

Source: Department of Home Affairs, Student visa (subclass 500) page and changes fact sheet. Applies to applications made on or after 2 October 2026.

LAW SINCE 1 NOVEMBER 2026 · IN FORCE

Three changes for people who have applied for a protection visa

The Migration Amendment (2026 Measures No. 1) Regulations 2026 were registered on 31 October and started on 1 November 2026. If you have never lodged a protection visa, these changes don't affect you directly.

$1,863.50

upfront ART fee for a protection visa review

- Paid when you lodge. No fee, no review.
- That's 50% of the standard $3,727 ART migration fee, indexed each year.
- **Full refund if you win**. No fee if you're in immigration detention.
- Withdraw for most other reasons and you usually won't get it back.

1. Upfront review fee

Before 1 November you paid nothing upfront and only paid $2,293 if you lost. Reviews lodged before 1 November stay on those old rules.

2. No Bridging B

With a protection visa application in progress, including at the ART or in court, you can't apply for or get a Bridging B to travel. **Even if you also have another visa application pending.**

3. Bridging E conditions

The Minister can again add condition **8564** (no criminal conduct) and **8566** (follow the Code of Behaviour) to certain Bridging E visas. Check your grant letter.

What has not changed

- ART fee for student, partner, skilled and visitor refusals stays at **$3,727**.
- No protection visa? You can still get a Bridging B with your pending application.
- Protection visa applicants can still apply for review. Only the fee timing changed.



Lodged a protection visa on someone's advice?

We'll look at where you stand and walk you through your options and the risks of each, privately and without judgement.

Book a confidential consultation →

Sources: Migration Amendment (2026 Measures No. 1) Regulations 2026 (F2026L01448) and its Explanatory Statement, Federal Register of Legislation; ART fees. Fees are the 1 July 2026 figures.

Quick check: does this affect you?

YOUR SITUATION	AFFECTED?
Your protection visa was refused and you want a review, lodged on or after 1 Nov 2026	YES $1,863.50 upfront, refunded if you win
You lodged your protection visa review before 1 Nov 2026	OLD RULES Pay only if unsuccessful
You have a protection visa application or review in progress and want to travel	YES No Bridging B
You have a student, partner, skilled or graduate visa application and no protection visa	NO Bridging B still available
Your student, partner or skilled visa was refused and you want a review	NO CHANGE ART fee still $3,727
You hold a Bridging E	POSSIBLY Check for conditions 8564 and 8566

Three real-life examples

AFFECTED

Ahmed's protection visa was refused on 5 November. To ask the ART for a review he now pays $1,863.50 when he lodges, within the deadline on his letter. If he wins, every dollar comes back.

AFFECTED

Grace has a partner visa in process and an old protection visa she lodged on someone's advice. Her mother is unwell overseas. Last month a Bridging B was possible. Today it isn't, and her next step needs careful advice.

NOT AFFECTED

Rohan is on a Bridging A while his 485 is processed. He has never applied for a protection visa, so he can still apply for a Bridging B to fly home for his sister's wedding.

MYTH CHECK

"Just lodge a protection visa so you can stay."

We hear this advice every month. Here is what that shortcut really costs from 1 November 2026.

1 A protection visa is for people who fear serious harm at home. It isn't a backup student or work visa.

2 If refused, a review now costs $1,863.50 upfront.

3 While it's pending, no Bridging B, even for a family emergency.

4 Once refused, you generally can't lodge another one in Australia (s48A), and other onshore options can narrow (s48).



Refused, or thinking of travelling?

We check your deadline, your travel options and whether a review has real prospects. Privately and without judgement.

Read the full guide →

START HERE

Which one sounds like you?

Eight situations we see every week. Tap the one closest to yours.

"I'm a student in Australia and my visa ends soon"

Since 2 October most people must apply from overseas. Check the exemptions first.

Page 9 →

"I'm applying for a student visa from home"

Offshore refusals are up sharply and the money rules are under review.

Pages 5–8 →

"I'm a parent paying for my child's study"

If you're the one funding the visa, your bank records are being assessed too. The proposals would limit who can be a supporter.

Page 7 →

"I'm a nurse or health worker with 70+ points"

Health occupations were invited at 70 last round. Your EOI date decided who was reached.

Page 4 →

"I'm a tradie with a positive skills assessment"

Most construction trades were invited at the 65-point pass mark on 15 October.

Page 3 →

"My occupation wasn't invited at all"

Software, accounting and engineering roles had no 189 invitations in four rounds. State nomination or sponsorship may fit better.

Page 4 →

"I have a protection visa pending and want to travel"

No Bridging B since 1 November, even with another application in process.

Page 10 →

"I'm a graduate on a bridging visa for my 485"

No protection visa? Nothing changed for you. A Bridging B is still an option to travel.

Page 11 →

Not on the list? Ask us.

Every visa decision starts with your dates, your history and your goal. A short consultation saves expensive mistakes.

Book a 1-on-1 →

WhatsApp us

STUDENT VISA READINESS & RISK CHECK

Know where you stand before you pay the visa fee.

A 1-on-1 session with a registered migration agent, for students, parents and guardians. You leave with a written risk summary and a clear next step.

"I'm in Australia"

Exemption check, apply here or leave, and a date plan that works around your visa end date.

"I'm overseas"

Funds, study story and course choice, tested against today's rules and the proposals.

"I'm a parent or guardian"

For the people funding the visa, and parents thinking about a Student Guardian (590) visa.

TIER 1

Quick Check

A$220

Your biggest risks, in one focused session.

TIER 2

Full Readiness Review

Price confirmed soon

Full document review and written risk summary.

TIER 3

Readiness + Application

Price confirmed soon

The review, then we prepare and lodge with you.

What we look at

- Your finances and where the money came from
- Your Genuine Student story
- English test validity on the day you apply
- Course and provider fit
- Onshore or offshore: which applies to you

Other ways we help

- Study & graduate visas
- Work & sponsorship
- Skilled migration & PR
- Family & partner
- Refusals & ART reviews
- State nomination (190/491)

See all services →



Book your Readiness & Risk Check

We'll give you an honest view, including when the answer is "don't apply yet". No outcome is ever guaranteed.

Book now →



MEET YOUR AGENT

Omar Nafiz

Registered Migration Agent · Founder & CEO, Pathway Education and Visa Services

MARN 2318164 | ENGLISH | BENGALI | HINDI

Migration Agents Registration Number
2318164
www.mara.gov.au

2015
Started in education and visa services

2018
Founded Pathway Education and Visa Services

2023
Registered as a migration agent (June)

3
Languages: English, Bengali and Hindi

Qualifications

- Graduate Diploma in Migration Law, ACU (2022)
- Graduate Certificate in Law, University of Canberra
- Juris Doctor, in progress (expected 2027)
- Bachelor of ICT, Charles Sturt University (2015)

Memberships

- Migration Institute of Australia (MIA)
- Australian Computer Society (ACS)
- LTA member

Check any agent's registration on the **MARA register**.
Omar on LinkedIn

How we work: five steps

1
Understand
Your goal, dates and history.

2
Plan
The right visa and the safest timing.

3
Prepare
Documents checked against the law.

4
Lodge
We lodge and handle Home Affairs.

5
Destination
Your next visa, PR or citizenship.

Our promise to you

Honest advice
If the right answer is "don't apply yet", we'll say so before you spend money.

Registered and accountable
Bound by the Code of Conduct for registered migration agents. No guaranteed outcomes, ever.

Plain English
Clear explanations with official sources, in English, Bengali or Hindi.

Get the Australian Visa Update every Tuesday
Short, plain-English updates from Omar every Tuesday at 8:30 am, plus this booklet each month. **Subscribe and see past issues →**

KEY DATES

What happened, and what's next

2 OCT 2026
Student visa onshore lodgement rules start

15 OCT 2026
189 round: 20,000 invited

30 OCT 2026
GS and financial capacity consultation opens

1 NOV 2026
Protection review fee, Bridging B and Bridging E changes start

23 NOV 2026 · 12 PM AEDT
Consultation submissions close

LATE NOV 2026
Next BP0015 grant rate release expected (October data)

NOT ANNOUNCED
Next 189 round. We'll add it to the Round Tracker as soon as it's published

DECEMBER 2026
The Visa Brief, Issue 02

Glossary

EOI	Expression of Interest in SkillSelect
Tie-break	Date your EOI reached its points score
AQF	Australian Qualifications Framework level
GS	Genuine Student requirement
EL3	Evidence Level 3, the highest evidence level
TNE	Transnational education: an Australian course studied overseas
ART	Administrative Review Tribunal
BVB / BVE	Bridging visa B (travel) / Bridging visa E

OFFICIAL SOURCES

Check it yourself

Every figure in this issue comes from these pages. Tap to open.

SkillSelect invitation rounds
Home Affairs · 189 round results

SkillSelect previous rounds
Home Affairs · Aug 2025 to Jun 2026

BP0015 Student visa grant rates
Home Affairs on data.gov.au · at 30 Sep 2026

GS and financial capacity consultation
Home Affairs · closes 12 pm AEDT 23 Nov 2026

Consultation paper (PDF)
Strengthening the GS requirement and financial capacity framework

Student visa (subclass 500)
Home Affairs · 2 October 2026 changes

F2026L01448 Migration Amendment (2026 Measures No. 1)
Federal Register of Legislation · in force 1 Nov 2026

ART fees
Administrative Review Tribunal

Register of migration agents
Office of the MARA



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TALK TO A REGISTERED MIGRATION AGENT

Your visa, planned properly.

Student and protection visa rules changed twice in five weeks, and more is proposed. Book a 1-on-1 consultation and get an honest view of your options before you pay a fee or book a flight.

Book a consultation →

Scan to book

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1300 4 PATHWAY (1300 472 849)

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PATHWAY EDUCATION

Migration Agents Registration Number 2318164 www.mara.gov.au

Pathway Education and Visa Services
Your trusted guide in education and migration

The Visa Brief is general information only, current at 3 November 2026. It is not legal advice for your situation and does not guarantee any visa outcome. Proposed changes are labelled "proposed" and may not become law. Round results are past results, not predictions. Pathway Education and Visa Services · Omar Nafiz, Registered Migration Agent, MARN 2318164.