

***Verbatim / Exact words:***

*Procedures Advice Manual (PAM3),*

*Department of Home Affairs DoHA*

*- Sch2 Visa 500 - Financial capacity evidence - Annual income:*

*«The option to meet the financial requirement through evidence of annual income is expected to be available to small numbers of student visa applicants. This is because in countries **where income is underreported to government taxation authorities** or where income is primarily taxed through businesses, applicants would not be able to demonstrate the requisite income level. For applicants unable to provide the specified evidence of income, evidence of funds for travel costs and the first 12 months' living costs, tuition costs and school costs, **this is an alternative way** to demonstrate financial capacity».*