A BREAKDOWN OF UNIVERSITY COSTS
BROUGHT TO YOU BY WIDENING PARTICIPATION

CANBERRA.EDU.AU
GUIDELINES FOR PROSPECTIVE DOMESTIC UNDERGRADUATE STUDENTS AND THEIR FAMILIES

INTRODUCTION

Starting university study is a major step in your life. The first thing prospective students and their families often want to know is how much it will cost to go to university. While the cost will vary from person to person and will depend on a number of factors, such as what course you are studying, where you live and the type of lifestyle you have whilst at university, this leaflet will give you a guide as to the costs associated with your study.

The three major areas to think about when working out how much it will really cost to go to Uni are:

1. Course fees
2. Course related costs
3. Living expenses

HOW MUCH WILL MY COURSE COST ME?

How much your university course will cost you is dependent upon several factors. These include:

• The course you choose to take,
• The university you attend,
• Whether you enroll part-time or full time,

Most universities charge students an annual Student Services and Amenities Fee (SSAF). Check each university’s web pages for more information on the maximum fee charged for full-time students. The fees must be used specifically for student support services.

• Whether you have a Commonwealth Supported Place (CSP) or are paying full-fees.

Nearly all domestic undergraduate students receive a CSP. CSP is available regardless of whether you study full-time or part-time.

For more information, visit myuniversity.gov.au
PAYING FOR UNI...WHAT HELP IS AVAILABLE TO ME?

Depending on your situation, you may be eligible for government allowances, scholarships and other financial assistance to help ease the costs of studying. Higher education students may also be able to defer their tuition costs using government loans.

Further information available at makeyourmark.edu.au/money-challenges

COMMONWEALTH GOVERNMENT SUPPORT FOR DOMESTIC STUDENTS

HECS-HELP is a loan that will cover all or part of the student contribution amount. It helps you pay for your university fees by allowing you to defer payment until after you graduate and are earning a salary over a set threshold.

You are eligible for HECS-HELP if you are an Australian citizen or you hold a permanent humanitarian visa and you will be a resident in Australia for the duration of your unit. For more information go to studyassist.gov.au

If you receive a HECS-HELP loan, the Australian Government pays the loan amount directly to your higher education provider on your behalf. A HECS-HELP debt is recorded for you with the Australian Taxation Office (ATO) against your Tax File Number.

FEE-HELP is a Commonwealth Government loan program available to eligible fee-paying students.

Further information can be obtained from The Department of Education and the Australian Tax Office.

Visit studyassist.gov.au
FINANCIAL ASSISTANCE

In addition to HECS-HELP/ FEE HELP, there are two different types of financial assistance available:

1. Government assistance  
   (e.g. Youth Allowance)

2. Scholarships  
   a) those administered by the Commonwealth Government;  
   b) those linked to private organisations and education providers.

GOVERNMENT ASSISTANCE

There are several assistance schemes designed to help different groups of students who may find themselves struggling:

**Youth Allowance**: provides financial support for domestic full-time students aged 16 to 24 who meet the relevant eligibility criteria.  
**T** 132 490

**Austudy**: provides financial support for domestic full-time students aged 25 years or over who meet the relevant eligibility criteria.  
**T** 132 490

**ABSTUDY**: provides financial support for Indigenous students.  
**T** 1800 132 317

For more information regarding the eligibility criteria, application forms and payment scale for these allowances, visit [humanservices.gov.au](http://humanservices.gov.au)
SCHOLARSHIPS
A wide range of scholarships are provided by the government as well as a number of organisations and companies including your university.

a) The Commonwealth Scholarships Program: assists students from low socio-economic backgrounds, rural and regional areas and Indigenous students, with costs associated with higher education.

Student start-up scholarships: The Start-up Scholarship is available to all students receiving income support through Youth Allowance, Austudy and ABSTUDY.

humanservices.gov.au/customer/services/centrelink/student-start-up-scholarship

Relocation scholarships: The Relocation Scholarship is available to eligible dependent Youth Allowance and ABSTUDY (living allowance) students who need to live away from home to undertake full-time higher education.

humanservices.gov.au/customer/services/centrelink/relocation-scholarship

Indigenous Commonwealth Scholarships: The Indigenous Commonwealth Scholarships include the:

- Indigenous Access Scholarship (IAS);
- Indigenous-Commonwealth Education Costs Scholarship (I-CECS);
- Indigenous-Commonwealth Accommodation Scholarship (I-CAS).

Indigenous Commonwealth Scholarships are administered by educational institutions. Contact your university for more information.

b) Scholarships from education providers and private organisations: Numerous scholarships are available to Australian students. In addition to scholarships funded by the government, there are many opportunities for students to gain financial support through non-government funded programs, such as those provided by universities and private organisations.
University of Canberra Scholarships: The University of Canberra has a number of scholarships available to students.

Institution Equity Scholarships (IES): These scholarships are funded by individual institutions. The University of Canberra administers Access Scholarships which provide funding towards textbooks and other course related expenses for one year (students may re-apply in subsequent years). Applicants must be Australian citizens or Permanent Residents.

For further information and applications, please visit the UC Scholarships website canberra.edu.au/scholarships or visit the UAC website uac.edu.au/equity
Accommodation Scholarships: A number of these scholarships are offered to assist domestic commencing students who have relocated from a rural or regional area to study at the University of Canberra.

Other UC Scholarships: There are a variety of scholarships available to students based on certain criteria. Some are awarded for academic merit, but others are awarded on an equity basis, taking into account such things as:

- Financial disadvantage
- Disability
- Secondary schooling in rural and remote areas
- Mature age
- Aboriginal or Torres Strait Islander descent.

Contact the scholarships office:

T 1300 301 727
E scholarships@canberra.edu.au

TAX AND LOAN REPAYMENTS

All of the opportunities for financial assistance are great but you must also think about tax and repaying your government loan.

TAX:

When you earn more than a certain amount the government taxes you. It is possible that your scholarships and grants will be seen as an income and therefore may be taxed and/or may reduce your government income payments.

Find out if your payments would be affected by visiting humanservices.gov.au

REPAYING YOUR GOVERNMENT LOAN:

You have one of three choices:

- Defer the full amount using the Higher Education Loan Program (HELP),
- Pay the full amount up front and receive a discount, or
- Pay some up front and defer the rest using HELP.

For more information on repaying your HELP debt, visit studyassist.gov.au
LIVING AWAY FROM HOME

This section details some costs associated with university studies and living away from home.

Students who need to move away from home to attend university have a number of different options available, depending on whether they wish to live on campus or in private accommodation off campus.

<table>
<thead>
<tr>
<th>REBECCA</th>
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<tbody>
<tr>
<td><strong>How much are your uni (tuition) fees costing you?</strong></td>
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<tr>
<td>I am studying a Bachelor of Medical Science and my fees all go on HECS. The units for Medical Science fall under National Priority so they are a little bit less expensive right now which is great because I’m taking a full course load of 4 units per semester.</td>
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<tr>
<td><strong>Did you receive any scholarships?</strong></td>
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<tr>
<td>No, I didn’t receive any but if I had known about all of the scholarships available I definitely would have applied for some. Availability of scholarships often depends on the course a student is studying. For example, there are many nursing scholarships due to the healthcare professional shortfall; the government is promoting this as a career path.</td>
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<tr>
<td><strong>Approximate cost of your accommodation</strong></td>
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<tr>
<td>I live in shared accommodation with three other students and pay $180.00 per week, not including internet charges.</td>
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<tr>
<td><strong>Cost of text books</strong></td>
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<tr>
<td>These can be expensive. I have paid anywhere from $150 to $500 per semester, depending on the subjects and textbook costs. I recommend visiting the Students’ Association or looking on billboards for students’ used textbooks. I often sell my old textbooks for cash and then use this money to buy the next semester’s books. Try visiting <a href="https://studentvip.com.au/textbooks">https://studentvip.com.au/textbooks</a></td>
</tr>
<tr>
<td><strong>Cost of general living expenses</strong></td>
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<tr>
<td>Students can live pretty cheaply. I have friends who didn’t have a job and lived on their Centrelink payments (they didn’t have a car, and lived on campus). However, a job gives you a bit of freedom and offers a change from the university social life, which can be refreshing.</td>
</tr>
<tr>
<td><strong>Wise words...</strong></td>
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<td>I have a job, which brings in around $100 a week for 4 hours work and I get along very well. This also means that I have a lot of time to do homework as well as a little extra to go to the movies with friends. Spending less time at work and more on campus allows you to develop solid uni relationships. I believe a healthy balance between work, study and society is needed for a happy university life.</td>
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Take a look at the general expenditures of two UC students, one living off campus and one living on camps. The table below is a guide only to the basic cost of living as a single student for one year at the University of Canberra.
**JARED**

**How much are your uni (tuition) fees costing you?**

I’m not even sure as I’ve just put all my fees on HECS and will worry about it when I graduate and am earning over the set threshold.

**Did you receive any scholarships?**

Yes, I received a tertiary education scholarship from The Smith Family. It has been a great help to me with some of my study related costs.

**Approximate cost of your accommodation**

$220/week, including some utilities.

**Cost of text books**

I never buy any of my textbooks. I just borrow the books in the library. Many units have electronic reading lists that I can access online for free.

**Cost of general living expenses**

I really love living on campus as it’s so close to the uni and you don’t have to worry about transportation - it’s very convenient and cuts down on costs. My living expenses are minimal because everything’s included except for my food. I find that I can cook with mates in my residence and that helps to cut down on costs (and time spent cooking).

As far as socialising, there’s such a great atmosphere on campus that we often just hang out together in a common room so we save on going out.

**Wise words...**

As I am self reliant, I found I needed to have a part-time job even when receiving youth allowance.

Moving from a rural town to Canberra was easy. Canberra is definitely a city with a small town feel. It really helps to get involved with as many things as possible, have fun and meet new people!
ACCOMMODATION
A range of accommodation options is available when you go to university. At the University of Canberra, we have residences that are on campus or close to the Bruce campus. To learn more about student accommodation at or near the University of Canberra, visit canberra.edu.au/residences

PART-TIME WORK
Many students take on part-time jobs whilst studying. With good time management it may be possible to work AND study successfully. In addition to local newspapers, websites and billboards, the University of Canberra’s Careers Service provides a listing of Casual Job opportunities both on and off-campus. canberra.edu.au/careers/home

OPEN DAY
Students, parents, families and friends are encouraged to take advantage of the opportunity to find out about the extensive range of courses available at the University of Canberra - courses that specialise in professionally preparing students for a rewarding career in the real world. Speak to academic staff, course advisors and current students to gain a comprehensive understanding of what study options are best for you. To get a holistic view of what the University has to offer, visit some of the displays and demonstrations held on Open Day. You can view student work, get hands-on experience of what it is like to be a student, and see our state of the art facilities. A number of student support information sessions are held throughout the day including information for parents and families.
PLEASE KEEP IN MIND

Students come to university from a wide range of backgrounds. Many students have to support themselves and many are moving away from home for the first time. Although managing expenses can certainly be challenging for students, it is not impossible. There are many ways students can make it work if they are committed to fulfilling their dreams; by taking the time to access the financial assistance that’s available to many students, by getting a casual job and by not being scared to apply for a variety of scholarships. Some students may worry about finishing uni with a debt, but it’s important to think of uni in terms of making a valuable investment in the future; one that can yield high returns for a lifetime!

FOR FURTHER INFORMATION

Contact Widening Participation
T (02) 6206 3972
E aspireuc@canberra.edu.au
canberra.edu.au/about-uc/widening-participation