

Financial Assistance

Course Fees and Payment

There are two types of course places:

- 1. Commonwealth Supported Place (CSP)** – This is subsidised enrolment by the Australian Government. Criteria applies and you are responsible for paying the remaining portion (student contribution).
- 2. Full Fee Place** – This is a full fee-paying place (not government subsidised) and often post-graduate. For assistance in paying see FEE-HELP loans.

Two types of government payment schemes (interest-free)

- 1. HECS-HELP Loan** – This loan may allow you to defer paying back a **CSP student contribution**. Repayments occur once your income reaches a threshold.
- 2. FEE-HELP Loan** – This loan allows you to defer paying back a Full Fee Place (subject to the provider offering and criteria). Repayments occur once your income reaches a threshold.

Other Fees you may be charged:

- **Student Services and Amenities Fees:** – These are separate from your unit fees and are charged to all students. They are not part of your accommodation costs. If you are eligible you may be able to defer these fees to the ATO if you complete the Student Amenities (SA-HELP) form.
- **Accommodation fees** – These are fees charged by the residential colleges for on-campus accommodation and intensive school accommodation. You will need to refer to your contract with the accommodation provider for the terms and conditions payment deadlines.
- **Miscellaneous fees** – This can include fees for overseas exams or late change of exam venue fees.

Financial Schemes

Youth Allowance

Youth Allowance is a regular payment to help eligible students and apprentices with living costs while they study or train, based on age, study load and income tests.

[Click here for more information](#)

Abstudy

ABSTUDY provides financial help for eligible Aboriginal and Torres Strait Islander students and apprentices, including support for living, travel and some study costs.

[Click here for more information](#)

Higher Education Loan Program (HELP)

HELP provides Australian Government loans to help eligible students pay student contributions (HECS-HELP), tuition fees (FEE-HELP), overseas study expenses (OS-HELP), amenities fees (SA-HELP), and VET tuition (VET Student Loans)

[Click here for more information](#)

Tertiary Access Payment (TAP)

TAP is a one-off payment of up to \$5,000. It's to help eligible students with the cost of moving to study.

[Click here for more information](#)

Relocation Scholarship

You may be eligible to receive a Relocation Scholarship if you're a student on Youth Allowance or ABSTUDY.

[Click here for more information](#)

Student Start-up Loan

This is a voluntary \$1,273 loan for eligible students who receive Youth Allowance, Austudy, or ABSTUDY Living Allowance.

[Click here for more information](#)

University Support

Each University offers a range of services and support to their students.

[Find out what support your university offers](#)

Setting Budget Goals

Setting clear budget goals makes it easier to stay motivated and stick with your spending plan. Start by choosing a specific target, such as having \$5,000 in savings by the end of the year or paying for a trip during your student break, and write it down with a deadline.

Break this into smaller weekly or monthly savings amounts so progress feels manageable. Look for simple ways to reduce non-essential spending, like eating out less, cancelling an unused gym membership, or cutting back on subscriptions, and transfer those savings directly into a separate account

Budgeting apps are incredibly helpful for university students as they provide an easy way to track income and expenses, stay organized with payments, and set financial goals to manage a limited budget effectively. Using apps can help students build disciplined financial habits and avoid overspending by giving real-time insights into their spending patterns.

There are a number of free accessible apps to help you manage your budget:



GoodBudget – A free envelope budgeting app that helps you manually allocate money into categories to track spending and manage your budget effectively.



Fudget– A simple and free budgeting app that lets you track income and expenses without linking bank accounts.



Wally– A free budgeting app with a friendly mascot character that helps you organize bills and set financial goals with reminders.

Scholarships

We know that many students aspire to go to university to gain a degree or go to TAFE and study towards a diploma, but for many students the cost makes this unattainable. Higher education isn't free, it costs \$20,000–\$45,000 to complete a Bachelor degree and if you have to live on campus, the fees can be more than \$20,000 a year. And that's before you buy any textbooks, study materials, or IT equipment!

Scholarships exist to increase opportunities for someone just like you to access higher education. Being awarded a scholarship could mean the difference between accepting or turning down a place at university.

There are scholarships specifically tailored to the needs of regional students. Even though you might not think you're eligible, no matter what your situation or background, there is a scholarship you can apply for. You can find out more in our annual [Scholarship Guide](#).

Examples of types of scholarships include:

- Access for regional and rural students
- Residential scholarships
- Travel and study grants
- Placement grants
- Areas of study, such as agriculture, the health professions and teaching
- Scholarships for people from diverse backgrounds.

Your chances of success depend on finding the right scholarship to suit your circumstances and needs. There are a number of key steps to follow to enhance your chances of success:

- **Commit** – Decide that you want to apply for a scholarship
- **Assess** – Find scholarships that you are eligible for
- **Research** – Look far and wide
- **Knowledge** – Know your audience/know what they are looking for
- **Awareness** – Pay attention to your competition
- **Quality** – Proofread everything!
- **Determination** – Perseverance pays off! If at first you don't succeed, apply again (and again...)



When Should You Apply for Scholarships?

Timing is Key! Each scholarship has different opening and closing dates, so it's essential to keep track of deadlines. Give yourself plenty of time to prepare your application and gather any required documents.

VTAC Scholarships

VTAC Scholarship Applications

Many Victorian universities use the Victorian Tertiary Admissions Centre (VTAC) to process scholarship applications, especially for first-time university students. Through VTAC, you can apply for scholarships based on:

- Financial need
- Academic achievement
- Being the first in your family to attend university
- Indigenous Australian background
- Refugee or asylum seeker status
- Relocation for study
- Living on campus
- Experience in out-of-home care
- Disability or medical condition affecting education
- Difficult life circumstances impacting study
- Community service and leadership
- Commitment to regional & rural health (for Monash Gippsland students)

How to apply via VTAC for Study in 2026

- 1 Go to the VTAC website - www.vtac.edu.au
- 2 Complete your application and provide all additional information and documentation. Applications open 28 July 2025 and close at 5pm on 10 October 2025
- 3 Create an account or log in to your existing account using your VTAC ID & PIN
- 4 Select 'Scholarship Application' in your VTAC user account (all applications are online)
- 5 Enter your personal details and provide additional information if required.



Tip: Start your application early to give yourself the best chance of success!



Not all institutions use the VTAC platform to process scholarship applications. Below is a table showing the institutions that use VTAC and the eligibility requirements. For other institutions, refer to the relevant links at the end of this guide.

Charles Sturt University	Accepts Australian citizens and holders of an Australian permanent residency visa. Will <u>not</u> accept New Zealand citizens and holders of an Australian temporary/student residency visa.
Deakin University	Accepts Australian citizens, New Zealand citizens and holders of an Australian permanent residency or humanitarian visa. Will <u>not</u> accept holders of an Australian temporary/student residency visa.
La Trobe University	Accepts Australian citizens, New Zealand citizens and holders of an Australian permanent residency visa. Will <u>not</u> accept holders of an Australian temporary/student residency visa.
RMIT University	Accepts Australian citizens, New Zealand citizens and holders of an Australian permanent residency visa. Will <u>not</u> accept holders of an Australian temporary/student residency visa.
Swinburne University of Technology	Accepts Australian citizens and holders of an Australian permanent residency visa or humanitarian visa. Will <u>not</u> accept New Zealand citizens and holders of an Australian temporary/student residency visa.
Victoria University	Accepts Australian citizens, New Zealand citizens and holders of an Australian permanent residency visa or humanitarian visa or temporary visa. Will <u>not</u> accept holders of an Australian student residency visa.

Australia Awards

These awards provide opportunities for people from developing countries, particularly those countries located in the Indo-Pacific region, to undertake full-time undergraduate or postgraduate study at participating Australian Universities and Technical and Further Education (TAFE) institutions.

Society of the Catholic Apostolate

The Pallottine Aboriginal Scholarship Trust provides scholarships to Aboriginal and Torres Strait Islander people who wish to undertake post-secondary studies. Successful applicants receive a grant to cover course fees, paid directly to their course provider.

Vision Australia

Vision Australia Bursary

Each year, Vision Australia awards Further Education Bursaries to a select number of students who are blind or have low vision. The bursaries provide adaptive technology to help the students fully participate and succeed in their chosen studies. Eligibility criteria apply.

Scholarship Search Engines



**Education is the most
powerful weapon which you
can use to change the world.
– Nelson Mandela**

Country Education Foundation of Victoria

The Country Education Foundation of Victoria website has a search engine where you can search for scholarships based on your requirements.

Indigenous Pathways Portal

The Indigenous Pathways Portal lists scholarship opportunities for Aboriginal and Torres Strait Islander students. Scholarships are easily filtered in the scholarship search section.

Good Universities Guide

The Good Universities Guide website provides a comprehensive list of scholarships you can browse via their search engine.

University & TAFE Scholarship Listings

These pages will give you scholarship information specific to each institution.

ACU	https://www.acu.edu.au/study-at-acu/fees-and-scholarships/find-a-scholarship
Charles Sturt University	https://study.csu.edu.au/apply/scholarships-grants
Deakin University	https://www.deakin.edu.au/study/fees-and-scholarships/scholarships/find-a-scholarship
Federation University	https://federation.edu.au/current-students/starting-at-federation/scholarships
Latrobe University	https://www.latrobe.edu.au/study/scholarships
Monash University	https://www.monash.edu/study/fees-scholarships/scholarships
RMIT	https://www.rmit.edu.au/students/careers-opportunities/scholarships
Swinburne University of Technology	https://www.swinburne.edu.au/study/options/scholarships/
University of Melbourne	https://scholarships.unimelb.edu.au/
Victoria University	https://www.vu.edu.au/study-at-vu/fees-scholarships/scholarships

William Angliss Institute	https://www.angliss.edu.au/study-with-us/scholarships/
Chisholm	https://www.chisholm.edu.au/about-us/caroline-chisholm-education-foundation/scholarships
Holmesglen	https://holmesglen.edu.au/Students/Fees/How-to-pay-for-your-course/Scholarships/
Kangan Institute	https://www.kangan.edu.au/study-with-us/prospective-students/scholarships
Melbourne Polytechnic	https://www.melbournepolytechnic.edu.au/students/scholarships/search-for-a-scholarship/?
TAFE Gippsland	https://www.tafegippsland.edu.au/study_with_us/scholarships

Do you know about the Saver Plus program?

Join Australia's longest running financial education and matched savings program. Build financial skills, develop life-long savings habits, and receive up to \$500 to assist with education costs. It involves a 10-month savings program that provides financial education to help build essential skills for managing money and becoming a regular saver. Upon completion, ANZ will match your savings, up to \$500, for education-related costs for you.

