

Costs & Scholarships 2018



How to plan your budget

Make a list of all the things you think you might need to bring to university. Discuss items on this list with family or friends who are already attending uni.

For example, if living in **on-campus** accommodation you will need to bring items like cooking and eating utensils, bedding including sheets, blankets and pillows, your computer and your stationery needs (pads, pens, paper, folders).

You will not need to provide your own furniture, as all on-campus accommodation comes fully furnished. Utilities (electricity, gas and water) are included, but you do need to pay extra for your phone and internet use.

If you are living in **off-campus** accommodation make sure you are aware of all the costs such as weekly rent and your share of the bills including telephone, electricity, gas and water, as well as mobile phone and internet connection and usage fees. Some rental agreements might include the cost of these bills in the weekly rental price, but this is not typical, so you will need to know how your share of the bills will be determined. Other costs may include any bond payable (generally four weeks rent in advance) and your transport costs to get to uni. Some rental properties are furnished for students, but not all, so you may need to bring or buy furniture such as a bed, desk or wardrobe.

Estimated costs to budget for*

	low \$ p/wk	high \$ p/wk	low annual	high annual	Comment
Accommodation off campus (room)	130	250	6,760	13,000	Room only (52 weeks)
Accommodation off campus (unit/house)	200	600	10,400	31,200	Unit or house; this cost may be shared (Gold Coast is dearer than Lismore or Coffs Harbour)
Accommodation on campus (room)	162	183	8,424	9,516	Room in shared unit at SCU Village 2017 rates (includes gas, electricity, water but not internet)
Food/toiletries/personal items	120	150	6,240	7,800	
Deposits			800	2,400	Bond, rent in advance, security deposit, phone/electricity/internet connection (may be shared with others; some refundable); not counted as a weekly expense
Clothing	10	20	520	1,040	
Transport	30	50	1,560	2,600	Public or personal; to reduce costs try car pooling nrcarpool.org
Internet/mobile phone	15	20	780	1,040	Try local Op shops for a great selection of pre-loved clothing and household goods
Sporting/cultural/social activities	30	50	1,560	2,600	
Other			700	1,200	Incidentals/emergencies; not counted as a weekly expense

* Costs are approximations only and based on 52 weeks. SCU Village offers 40-week residential leases that can be extended to 52 weeks. Costs could be reduced by returning home for the summer break for 12 weeks.

NB: Remember to retain all receipts for the items you purchase for your records or taxation purposes.

Tips for living within your budget

Live within your means

Don't spend money you don't have. Save your money for the big, special life experiences that Southern Cross can provide, such as UniGames or International Exchange!

Shop smart

Do a massive shop when necessary and buy groceries to last a while. With frozen foods, portion them in meal sizes, put them in freezer bags, then freeze them so it is all ready to go. You will waste less and save more. Buy fresh produce at the local farmers' markets. It can be cheaper and fresher.

Use your noodle

Students live on nothing but two-minute noodles... MYTH! However, buy some every now and then, because on those weeks when you have less money they come in handy – especially when you

are busy with assignments, because they are such a fast, easy meal.

Get the best price

On your first shop, be prepared to spend a fair bit of time in there, because the best thing you can do is check out all the 'cost per 100 grams' comparisons on all the food you usually buy to suss out the cheapest brand. This is a bit tedious, but will help you get you the cheapest possible price every time. Try to limit your indulgence in more expensive foods (chocolate, chips, the good stuff) to only buying one of those items each week.

Buy old text books

Whenever possible, head to the library, the internet and second-hand sales for a cheaper option. Or share textbooks with someone in your class.

Check wants versus needs

Know the difference between what you WANT and what you NEED.

Learn to cook

Pack your lunch. You don't have to be a master chef to survive as a uni student, but having knowledge of the basics and how to cook a few simple meals will save you money. Shop for specific planned meals. This will also reduce the temptation of fast food, which is generally an economic black hole for most students.

Find cheap eats

Take advantage of pubs offering uni meals... \$5 for a meal at a pub is probably the same amount of money you would spend cooking for yourself and sometimes even cheaper. Plus, always ask for student discounts. Lots of local shops offer them.

Typical costs for uni students

The costs of attending uni vary widely from student to student. Below are three examples of typical budgets for university students. In addition to rent, food and other living expenses, university students often have university-related costs including textbooks, lab manuals, excursion costs, etc. Some of these costs are quite high and require students to plan their savings to make sure they can pay for these.

	Sam	Desiree	Ashar
Weekly Income	Part-time job – \$150		Part-time job – \$200
	Youth Allowance – \$201.35	Abstudy – \$201.35	Family support – \$200
	Rent Assistance – \$60.50		
TOTAL	\$411.85	\$201.35	\$400
Weekly Costs	Rent – \$135 (room off campus)	Board at home – \$50	Rent – \$140 (room off campus)
	Food – \$100	Food – \$30	Food – \$25
	Socialising – \$50	Socialising – \$25	Socialising – \$0
	Bills – \$20	Bills – \$0	Bills – \$25
	Transport – \$20	Transport – \$30/week	Transport – \$10
	University fees – HECS	University Fees – HECS	University Fees – \$200
TOTAL	\$325	\$135	\$400
Savings	\$86.85	\$66.35	\$0

* All costs are approximations only.

The information in this brochure was correct at the time of publishing (May 2017). All University courses are subject to change by the University and the information provided in this brochure should be used as a guide only. To the extent permitted by law, Southern Cross University excludes all liability arising from the use of, or reliance on, the information contained in this brochure. Copyright Southern Cross University May 2017. SCU6121

Contact us:

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E: futurestudent@scu.edu.au

Scholarships

Southern Cross University offers a range of scholarships for undergraduate (your first degree), postgraduate and Indigenous Australian students, including some scholarships specifically for disadvantaged students. There are also scholarships available to help you study overseas for a short period as an international exchange student.

Through our Rising Stars program, scholarships are made available by the University, industry providers and generous donors who believe in the value of education.

While the selection criteria may differ, all Rising Stars scholarships are designed to recognise academic achievement, community involvement and leadership. They encourage student success as well as support students with demonstrated financial or other disadvantages.

All students are welcome to apply for a scholarship and the process is simple. You can apply online by following the links on our scholarships page (scu.edu.au/scholarships). With just one application commencing students are in the running for all eligible Rising Stars scholarships.

Continuing students, Honours students and postgraduate coursework students should check the scholarship website for scholarships applicable to them.

Equity Scholarships are also available, providing support for students who have experienced disadvantage. Please note commencing and continuing students interested in an equity scholarship should apply at UAC Equity Scholarships:

www.uac.edu.au/equity

A range of Australian Government and industry scholarships are also available.

For more information

W: scu.edu.au/scholarships

T: Future students: 1800 626 481

T: Current students: 1800 005 687

E: scholarships@scu.edu.au

Tuition and fees

Commonwealth Supported Places

The Australian Government provides Commonwealth support to most Australian citizens, permanent residents and New Zealand citizens enrolled in undergraduate and some postgraduate degrees. For each unit a Commonwealth supported student undertakes towards their degree, the government pays part of the cost and the student pays the rest. The 'student contribution amount' is determined by the units of study selected by the student. The student contribution amount – known as the HECS fee (standing for Higher Education Contribution Scheme) – will vary, according to the 'band' the government has nominated for particular units.

To find out which band(s) your units of study are in visit: scu.edu.au/fees

Help with your HECS payments

New students eligible for a Commonwealth Supported Place are required to complete a HECS-HELP form, which is available under 'My Commonwealth Assistance Forms' on the My Enrolment section of the Southern Cross University website.

As an eligible student, you can either defer all of your HECS fees, or pay for part of them, or pay for all of them as you go.

Payment can be deferred until you are earning a specific income, above the government's nominated minimum threshold.

The repayments will come out of your income (with your tax) on a sliding scale of between four per cent and eight per cent, depending on how much you are earning. The money does not have to be repaid as a lump sum.

The compulsory repayment threshold is adjusted each year. That means you have to be earning at least the threshold amount before any repayments are due.

FEE-HELP is another Australian Government loan program to help eligible fee-paying students to pay their tuition fees.

Studying part-time

It doesn't matter if you are studying part-time or full-time – you can still defer your HECS fees until you are earning a higher income.

If you want to pay your HECS fees as you go, and are also studying part-time, it will spread your HECS fees over a longer period of time. You will pay the same in the end, but the fees will be less each year, as you will be studying fewer units.

Student Services and Amenities Fee

This fee is charged each study period in which you are enrolled and is used to provide important services and amenities to students both on and off campus. Eligible students have the option of deferring this fee through the SA-HELP loan scheme.

Visit: scu.edu.au/fees/ssaf

Latest fee information

For Commonwealth Supported Places:

Visit: www.studyassist.gov.au

For non-Commonwealth Supported Places:

Visit: scu.edu.au/fees

Other study costs

Your costs could also include computer equipment and software, stationery, field trips, uniforms or other course-specific expenses such as art materials, musical equipment or travel for practicums/internships/industry experience.

Books/supplies

Most courses will require you to buy textbooks. The cost of textbooks varies greatly from unit to unit. Students should get in touch with the Co-op bookshop to find textbooks for a given unit. You can also do a textbook search online by going to the 'Uni Textbook Lists' tab at

www.coop.com.au

Second-hand textbooks are sometimes available. Check through the various student associations at each campus.

Visit: scu.edu.au/studentassociations

Assistance for students

Centrelink payments

As a student, you may be eligible for a range of Australian Government payments and services intended to support people who are undertaking approved studies or training (or planning to undertake approved studies or training). For more information, visit the 'Students and Trainees' page on the Department of Human Services website:

www.humanservices.gov.au/customer/themes/students-and-trainees

Youth Allowance

Youth Allowance is an Australian Government allowance that gives financial support to students from low socio-economic backgrounds and to those who have to move away from home to study – particularly students who have come from regional areas.

Students under 24 who meet the eligibility criteria can apply. They will be assessed as being either dependent or independent from their parents or caregivers. Either way, an income and assets test will apply. Visit:

www.humanservices.gov.au/customer/services/centrelink/youth-allowance

Austudy and Abstudy

Students over 25 can apply for AUSTUDY. All students over 25 are classified as being independent and therefore there is no parental means test. Visit:

www.humanservices.gov.au/customer/services/centrelink/austudy

Indigenous students of any age may be eligible for financial support through ABSTUDY. Visit:

www.humanservices.gov.au/customer/services/centrelink/abstudy

Both of these allowances are income and assets tested for the person receiving the payment.

Student loans

Southern Cross University operates an interest-free student loans scheme. If you are in need of financial assistance and would like to discuss your situation visit:

scu.edu.au/loans and www.studyassist.gov.au

Finding work

The need to find part-time work is a reality for many students. This will help you with your living expenses but can also give you invaluable workplace experience during your studies. Check with Centrelink to see how many hours you can work before it affects your benefits.

Southern Cross University offers students assistance in finding part-time work through the Career Development Service which can help with career counselling, a career information resources centre, graduate recruitment, course advice, information to prospective students and careers workshops.

The Career Development Service also operates CareerHub, which is a web-based service listing job vacancies and information that is useful in your job seeking and career planning process.

Visit: scu.edu.au/careers

Student support services

Many other support services are available to Southern Cross students, including academic and learning support, counselling, health and welfare services, disability support, special support for Indigenous and Torres Strait Islander students, social and sporting activities, a student representative council a student mentoring program and accommodation services.

scu.edu.au/students/studyresources
scu.edu.au/studentssupportservices



Considering what career and which course is right for you can be a challenge. Our website can put you on the right track.

Hear from current and former students and use our tools to help you explore, be inspired and make decisions about what to do and when, from considering careers and courses through to application and enrolment.

scu.edu.au/yourfuture



Accommodation

Students studying at Lismore or Coffs Harbour can choose to live in on-campus accommodation apartments operated by accommodation provider SCU Village.

www.scuvillage.com.au

Students wishing to live **off campus** at the Gold Coast, Lismore or Coffs Harbour can use the University's accommodation listing service, UniStays, to help them find a place to live. UniStays lists accommodation such as houses, units and rooms in share-houses

unistays.scu.edu.au

Students can also choose to live in homestay accommodation with local families offering food and board in fully equipped rooms.

Students wanting to live **off campus** can also look for accommodation through local real estate agents, and online searches via websites such as

www.gumtree.com.au, www.domain.com.au and www.realestate.com.au

Whether you live on campus or off campus, you will need to supply your own linen (sheets, blankets, pillows, towels) and kitchen requirements (saucepans, cutlery, crockery and kitchen utensils such as colander/can opener/spatula/tongs/chopping knives etc.).

Don't forget to calculate the cost of buying and preparing your food. Your parents or caregivers will have a good idea of how much this is likely to cost each week.