

SCHOLARSHIPS & FINANCE



How MUCH DOES IT COST TO GO TO UNIVERSITY?

- Anywhere between **20k – 35k** on average for a bachelor's degree (commonwealth supported place CSP)
- Student Accommodation **\$300–\$700+** per week (food and utilities included)
- Books and Resources **\$1000+** per year



How DO I PAY FOR UNIVERSITY?

If you are offered a CSP you will be eligible to pay for your tuition through [HECS](#).

Once you reach an annual income of **\$56,156 (as of 2025)** you must start paying off your debt. This will be taken out of your paycheck, the more you earn the more money is taken to pay off HECS.

If you are not offered a CSP there is [FEE-HELP](#)



FURTHER INFORMATION ABOUT HECS

- + Once you enrol in University, the uni will ask you how you would like to pay, you use an [eCAF](#) through the University's student portal to apply for HECS.
- + Important to know your HECS total will change yearly on JUNE 1 based on Indexation.
- + Based on your salary, the % taken out of your pay to repay your loan will vary. See table [here](#)
- + You may also make voluntary contributions to HECS



YOUTH ALLOWANCE

To get Youth Allowance as a student or an Australian Apprentice you must be one of the following:

- 18 to 24 and studying full time
- 16 to 24 and doing a full time Australian Apprenticeship
- 16 to 17 and [independent](#) or needing to live away from home to study
- 16 to 17, studying full time and have completed year 12 or equivalent.

You must also do all of the following:

- meet [Australian residence rules](#)
- satisfy [income and assets](#) tests
- be doing an [approved course](#) or full time Australian Apprenticeship.

How much you get per week is dependent on your circumstances.



TERTIARY ACCESS PAYMENT

Students relocating from a Regional or Remote Area are eligible for a one off payment of up to \$5000 in their first year if they go to University (1.5 hrs from your home) straight from Year 12.

Grafton is “Inner Regional” and other [criteria](#) apply

Apply from January 1 through the University you are enrolled in either through Scholarships Page or Student Portal



TERTIARY ACCESS PAYMENT CONTINUED

To get this payment you must be all of the following:

- be an Australian resident meeting [residence rules](#)
- come from an inner regional, outer regional or remote area
- move to study at a tertiary education provider that's at least 90 minutes away from your [family home location](#) by public transport
- have completed year 12 or equivalent
- be in your first year of tertiary study
- studying a tertiary course at certificate IV or above
- be 22 or younger on the day you start your tertiary course
- have parents or guardians whose income is under the current combined parental income limit of \$250,000 if you are a dependant.



RELOCATION SCHOLARSHIPS

Service NSW [Relocation Scholarships](#) are available for students who have relocated from a regional or remote area and are eligible for Youth Allowance or AB Study

- + How much you get is dependant on your individual circumstances such as where your course is located. Click [here](#) for information

You'll get:

- \$5,590 in the first year you need to live away from home to study
- \$2,795 per year in the second and third years
- \$1,396 per year after that.



EQUITY SCHOLARSHIPS UAC

[Equity Scholarships](#) are awarded to students from low socio-economic backgrounds, particularly those who receive Centrelink income support payments such as ABSTUDY, Austudy, Youth Allowance, JobSeeker Payment, Disability Support Pension, Parenting Payment (Single) or the Carer Payment.

Apply after you have submitted your UAC application.



SCHOLARSHIPS AWARDED BY EACH UNIVERSITY

Each institution will have their own Scholarships page with hundreds of scholarships to apply for. Make sure you are researching these now, please note you do not need to have been accepted to apply for scholarships.

Read the eligibility requirements carefully.

Often GHS students can apply for scholarships for “Regional or Remote or Disadvantaged” based on our postcode.

If you need reference letters, please reach out



VICE CHANCELLOR SCHOLARSHIPS

The following Universities offer Vice Chancellor Scholarships. If any of the following universities are your 1st preference and you would like to be considered for one of these scholarships, please let me know.

- University of Newcastle
- Southern Cross University
- University of New England

