

Expenses can generally be broken into three groups: study costs, living expenses and other expenses.

Each of these three costs are explained in this brochure.

Study costs

Commonwealth Supported Places (CSP)

The federal 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 toward their degree, the federal government pays part of the cost and the student pays the rest (see HECS-HELP).

The amount students pay (called the student contribution amount) is determined by the units of study selected by the student. This will vary according to the 'band' the federal government has nominated for particular units.

The table opposite provides a general guide to the student contribution amount per unit for students studying at Southern Cross University in 2012.

BAND	PROGRAM	STUDENT CONTRIBUTION Amount Per Unit*
National Priority	Mathematics, Statistics, Science	\$ 565
1	Education, Nursing, Humanities, Behavioural Science, Social Studies, Clinical Psychology, Visual and Performing Arts	\$ 706
2	Computing, Other Health, Allied Health	\$1 006
3	Law, Accounting, Administration, Economics, Commerce	\$1 178

*Amounts and bands are based on 2012 information and are rounded to the nearest dollar. See goingtouni.gov.au for more information.

HECS-HELP

New students eligible for Commonwealth support are required to complete a HECS-HELP form, which is available under My eCAF on the MyEnrolment section of the Southern Cross University website:

scu.edu.au/myenrolment

Students who have a Commonwealth Supported Place can either defer or pay for all or part of their student contribution if eligible under that scheme. If they pay by the census date, a discount will apply for payments of \$500 or more.

After the census date, any record of unpaid student contribution is sent to the Australian Tax Office. Graduates and continuing students will be required to pay this deferred debt once their income is above the nominated minimum threshold. Currently, this threshold is \$47 196 per annum (2011–2012).

You can find out exactly which band(s) your units of study belong to by visiting scu.edu.au/fees

For further information on Commonwealth Supported Places go to goingtouni.gov.au

Non-Commonwealth Supported fee information is available at scu.edu.au/fees

Student Services and Amenities Fees

New legislation has been passed by the federal government to allow universities to charge all enrolled students a Student Services and Amenities Fee capped at \$263 for 2012 (indexed annually).

Eligible students will have the option of deferring this fee through the SA-HELP loan scheme, similar to HECS-HELP and FEE-HELP.

The University is currently considering how the new fee will be implemented, and will communicate with students once finalised.

Living expenses

Make a list of all the things you think you might need to bring to Southern Cross 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:

- Cooking and eating utensils
- Sheets, towels, pillows, bedding
- Stationery (pads, pens, folders).

You will not need to provide your own furniture and appliances, as all apartments come fully furnished. Utilities are charged at a flat rate so you don't have to deal with any unexpected bills throughout the year.

If you are living off-campus, make sure you are aware of all the costs associated with your accommodation such as weekly rent and your share of the bills including: telephone, electricity, gas and internet connection fees. To make it easy for you, many rental agreements now include the cost of these bills in the weekly rental price, but not all, so in this case you will need to know how your share of the bills will be determined. Other costs may include any bond payable and your transport costs to get to uni etc. Many rental properties are furnished for students, but not all, so in this case you may need to bring or buy furniture such as a bed or desk.

Put these costs down and put them into your budget. Don't forget to calculate the cost of buying your food and an allowance for things like personal items and clothing.

Other expenses might include those costs you can do without, if you have to, such as money for your social, cultural and sporting life – but if you do, you will miss out on an important and integral part of being a university student. The skill is in budgeting wisely to maintain a balanced and healthy student lifestyle.

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

There may also be unavoidable costs associated with your particular area of study. Individual course coordinators can provide further information relating to costs associated with your chosen course as expenses vary from course to course. Remember to retain all receipts of the items you purchase for your records or taxation purposes.

Costs to budget for*

ITEM	ESTIMATE (X 40 WEEKS)	COMMENT
Accommodation off-campus	From \$120-\$130pw	Sharing a house/unit (room only)
Accommodation on-campus	From \$142pw	SCU Village Lismore Campus
Food	from \$70pw	If you budget wisely
Deposits	\$850	Bond, phone, electricity (some refundable)
OR		
Private room & board	from \$140pw	Charge depends on services supplied
Approx min annual total	\$9330	
OTHER COSTS		
Clothing	\$500	Sporting & social
Transport	\$1200 (\$45pw)	Estimate for public or your own motorised transport. To save \$\$\$, use a bicycle or join the Northern Rivers Car Pool nrcarpool.org
Social activities	\$2100 (\$60pw)	Sporting/cultural/social
Other	\$500	Incidentals/emergencies

* Cost are approximations only and based on 40 weeks. On-campus accommodation costs are for 2012 at Lismore's Orion College (see scuvillage.com.au for more information).

Scholarships

The good news is that you may be eligible for a scholarship to assist you financially during your studies.

> Centrelink Scholarships

The Start Up and Relocation Scholarships provide additional financial assistance for eligible Austudy, Abstudy and Youth Allowance recipients.

For more information visit centrelink.gov.au

> Equity scholarships

Equity Scholarships support students with demonstrated financial and other disadvantages. Students who will receive Centrelink Scholarships (above) will not be eligible to receive Equity Scholarships. For more information visit uac.edu.au/equity

> Rising Stars scholarships

The Rising Stars Scholarships are valued at from \$2,000 to \$12,000 per year from one to four years and are available to commencing undergraduate students on a competitive basis.

Scholarship eligibility and criteria varies so check individual criteria at scu.edu.au/scholarships for details or email scholarships@scu.edu.au

Voluntary student unionism

You may choose to pay fees to the student association at your campus. Information about their services and membership fees is available from those bodies.

Student discounts

Many local businesses give generous discounts to Southern Cross University students and these all help to reduce your living costs.

Student Loans

If you are in need of financial assistance and would like to discuss your situation SCU operates an interest free student loans scheme that may be able to help.

Support to find work

The Career Development and Employment online portal, UniHub, contains employment opportunities and resources to assist with finding work whilst studying. Advice on creating a résumé, job applications and interview skills can also be made with a qualified Careers Advisor.

For more information visit scu.edu.au/unilife and select 'Careers and Employment' or email careers@scu.edu.au



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costs 2012

It's difficult to estimate the individual costs of attending university as much depends on your study program. The information in this brochure has been compiled to assist you with your own calculations.