# Financial assistance

## Interest free loans

The University’s [Financial Support Service](https://sydney.edu.au/students/financial-support/interest-free-loans.html) will provide loans of up to $1000 for fulltime local and international students. If necessary, an emergency cash payment of up to $500 can be given on the day of applying.

## Advertised bursaries

The University’s Financial Support Service lists both general and [advertised bursaries](https://sydney.edu.au/students/financial-support/advertised-bursaries.html) on their website. These advertised bursaries are for local students experiencing financial difficulty, available for undergraduates and postgraduates studying full time. Part time students living with a disability may also be eligible to apply for a bursary. Students are not eligible for an emergency cash payment for advertised bursaries.

## Accommodation scholarships

The University offers scholarships to eligible undergraduate and postgraduate students in the form of half price rates for University owned accommodation.

Apply via the [UAC Equity Scholarship](https://www.uac.edu.au/future-applicants/scholarships-and-schemes/equity-scholarships) at the same time as you are applying for university. You will also need to [submit an accommodation application](https://usyd.starrezhousing.com/StarRezPortal/Default.aspx?Params=L9ezxPcQnQuRGKTzF%252b4sxeNblvAA%252b26c) via the student accommodation website.

The University’s residential colleges also offer similar scholarships and bursaries to postgraduate students, and some are open to international students. Find the scholarships for you:

* local [coursework](https://sydney.edu.au/scholarships/domestic/postgraduate-coursework/general.html) or [research](https://sydney.edu.au/scholarships/domestic/postgraduate-research/general.html) students
* international [coursework](https://sydney.edu.au/scholarships/international/postgraduate-coursework/general.html) or [research](https://sydney.edu.au/scholarships/international/postgraduate-research/general.html) students

## International student loans

Students from the **United States**, **Canada**, **Sweden**, **Norway** or the **United Kingdom** may be eligible to apply for [education loan schemes](https://sydney.edu.au/study/finances-fees-costs/fees-and-loans/international-student-loan-schemes.html) from your home country.

## Centrelink Start-Up Loans

Student’s receiving Youth Allowance, Austudy and Abstudy may be eligible to [apply for an interest-free loan](https://www.humanservices.gov.au/individuals/services/centrelink/student-start-loan). The loan is not automatic and you do need to apply. The loan is repaid in the same way as a HELP debt and is deducted from future salary when you are earning above the relevant HELP income threshold.

## Centrelink advance payment

If you receive Youth Allowance, Austudy, or Abstudy, you may be able to apply for an advance part payment. If you are registered for online services, you can apply for this payment online. If you have an outstanding debt, you will need to pay this off before you apply.

## Postgraduate coursework scholarships

The University’s [Scholarships Office](https://sydney.edu.au/scholarships/contact-us.html) advertises a limited number of university-wide postgraduate coursework scholarships, for both [international](https://sydney.edu.au/scholarships/international/postgraduate-coursework/general.html) and [local](https://sydney.edu.au/scholarships/domestic/postgraduate-coursework/general.html) students, including some that are externally funded. Postgraduate students in some degrees who experience financial hardship may be eligible for equity scholarships such as the Sydney Scholars Award. Each scholarship program, especially an external program, is subject to specific terms and conditions, so read them carefully before applying.

## Faculty scholarships

Many faculties advertise scholarships on their websites. The value of these scholarships and their eligibility criteria vary widely. Browse the faculty scholarships for you:

* local [coursework](https://sydney.edu.au/scholarships/domestic/postgraduate-coursework/faculty.html) or [research](https://sydney.edu.au/scholarships/domestic/postgraduate-research/faculty.html) students
* international [coursework](https://sydney.edu.au/scholarships/international/postgraduate-coursework.html) or [research](https://sydney.edu.au/scholarships/international/postgraduate-research.html) students

## Aboriginal and Torres Strait Islander scholarships

The University has a number of bursaries and scholarships for Aboriginal and Torres Strait Islander undergraduate and postgraduate students:

* [find coursework scholarships](https://sydney.edu.au/scholarships/domestic/postgraduate-coursework/aboriginal-and-torres-strait-islander.html) listed by the University
* [search and apply](https://www.indigenousscholarships.com.au/#/nav/landing-page) for scholarship opportunities online

## International student scholarships

The University scholarships website features a number of scholarships for international students studying in both [coursework](https://sydney.edu.au/scholarships/international/postgraduate-coursework.html) and [research](https://sydney.edu.au/scholarships/international/postgraduate-research.html) degrees.

## Overseas project funding

The University offers a range of exchange scholarships to undergraduate and postgraduate coursework students to cover the cost of program, travel, and incidental costs, for short term study overseas. [Australian mobility grants](https://sydney.edu.au/students/australian-mobility-grants.html) offer financial assistance to local undergraduate and postgraduate students to gain experience as a contribution to your degree, in mostly Asia or Pacific countries.

[University of Sydney Travelling Scholarships](https://sydney.edu.au/scholarships/e/university-sydney-travelling-scholarships.html) allow local students to pursue postgraduate coursework study or research overseas. The Faculty of Arts and Social Sciences has its own travelling scholarship.

## Research scholarships

The [Research Training Program (RTP) scholarships](https://sydney.edu.au/scholarships/domestic/postgraduate-research/australian-government-research-training-program.html), referred to variously as Australian Postgraduate Awards (APA) and University of Sydney Postgraduate Awards (UPA), are offered to students undertaking a Higher Degree by Research at the University of Sydney. These are the most common kinds of scholarships for local research students. In conjunction with the APA/UPA, top-up scholarships and other awards are also available. Some faculties and departments also offer postgraduate research scholarships and top-up awards with the APA/UPA process.

## University of Sydney Grants-in-aid (GIA)

[Grants-in-aid](https://sydney.edu.au/scholarships/e/grants-in-aid.html) are usually only available to local research students, with travel grants to support short-term periods of research overseas. Grants are normally in the range of $500-$2500.

## Postgraduate Research Support Scheme (PRSS)

The [PRSS](https://sydney.edu.au/students/postgraduate-research-support-scheme.html) provides funding for participation in conferences or fieldwork or other research overseas for research students. The funds are awarded to eligible applicants on a competitive basis by schools or departments within the University.

## NTEU scholarships

The National Tertiary and Education Union (NTEU) offers the [Joan Hardy Scholarship](http://www.nteu.org.au/myunion/scholarships/joan_hardy) for postgraduate nursing research students and the [Carolyn Allport Scholarship](http://www.nteu.org.au/myunion/scholarships/carolyn_allport) for research in feminist studies.

## Capstone editing grants

Capstone is an editing service whose [scholarships and grants](https://www.capstoneediting.com.au/scholarships) offer support for domestic and international postgraduate coursework and research students. Grants include laptop and travel costs for study. Applicants should be able to demonstrate academic merit and financial need.

## Further information

* **Financial Support Service**
Hours: 9am – 4pm, Monday to Friday
(02) 8627 4809
Level 5, Jane Foss Russell Building (G02), Darlington Campus
Email: student.financialsupport@sydney.edu.au
[sydney.edu.au/students/financial-support](https://sydney.edu.au/students/financial-support.html)
* **Scholarships Office**
Hours: 9am – 5pm, Monday to Friday
(02) 8627 1444
Level 4, Jane Foss Russell Building (G02), Darlington Campus
[sydney.edu.au/scholarships/about/index.shtml](http://sydney.edu.au/scholarships/about/index.shtml)
* **Global exchange scholarships**: [sydney.edu.au/students/study-abroad-exchange/costs-scholarships.html](https://sydney.edu.au/students/study-abroad-exchange/costs-scholarships.html)
* **Australian mobility grants**: [sydney.edu.au/students/australian-mobility-grants.html](https://sydney.edu.au/students/australian-mobility-grants.html)
* **Centrelink**: [www.humanservices.gov.au/individuals](http://www.humanservices.gov.au/individuals)