# Financial assistance

The University of Sydney provides financial assistance to eligible students, in the form of loans, scholarships and bursaries. Loans offered through the University require repayment, although they are interest free. Bursaries and scholarships do not require repayment.

## Assistance for all postgraduate students

### Interest-free loans

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

### Postgraduate coursework scholarships

The University [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. 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:

* domestic [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.

### Faculty of Arts and Social Sciences Doctoral Research Travel Grant Scheme

The [Faculty of Arts and Social Sciences offers a travelling scholarship](https://www.sydney.edu.au/scholarships/b/doctoral-research-travel-grant-scheme.html) for PhD students undertaking primary research outside of Sydney. You can apply for a maximum value of $7,500.

### Research scholarships (RTP)

Students undertaking a Higher Degree by Research at the University of Sydney can apply for [Research Training Program (RTP) scholarships](https://sydney.edu.au/scholarships/domestic/postgraduate-research/australian-government-research-training-program.html) These are the most common kinds of scholarships for local research students. Some international students are also eligible to receive the RTP. In conjunction with an RTP scholarship, APA/UPA, top-up scholarships and other awards are also available.

[Find out more about scholarships for HDR students](https://supra.net.au/hdr-hub/scholarships-resources-and-funding/).

### 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 grants

Capstone Editing provides [scholarships and grants](https://www.capstoneediting.com.au/scholarships) for domestic and international postgraduate coursework and research students. Depending on the grant, funds can be used to provide assistance to purchase a laptop, or cover travel costs for study. Applicants should be able to demonstrate academic merit and financial need.

## Assistance for domestic students

### Advertised bursaries

The University [Financial Support Service](https://www.sydney.edu.au/students/financial-support/interest-free-loans.html) offers both [general bursaries](https://www.sydney.edu.au/students/financial-support/general-bursaries.html) and [advertised bursaries](https://sydney.edu.au/students/financial-support/advertised-bursaries.html). Advertised bursaries are for Australian citizens and permanent residents who are currently living in Australia, and who are experiencing financial difficulty. They are available for undergraduates and postgraduates studying full time. Part-time students living with disabilities may also be eligible to apply for a bursary. Students are not eligible for an emergency cash payment for advertised bursaries.

### Centrelink Student Start-up Loans

Students 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 payments

If you receive Youth Allowance, Austudy, or Abstudy, you may be able to [apply for an advance part payment](https://www.servicesaustralia.gov.au/individuals/topics/advance-payment/30201). 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.

### Aboriginal and Torres Strait Islander scholarships

The University has a number of bursaries and scholarships for Aboriginal and Torres Strait Islander 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.

### Overseas project funding

The University offers a range of exchange scholarships to 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 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 domestic students to pursue postgraduate coursework study or research overseas.

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

[Grants-in-aid](https://sydney.edu.au/scholarships/e/grants-in-aid.html) are 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.

### The Pinnacle Foundation for LGBTIQ+ students

[The Pinnacle Foundation](https://thepinnaclefoundation.org/) offers multi-year scholarships for students aged 18–26 years old who identify as LGBTIQ+. They offer financial support and mentoring.

## Assistance for international students

### Accommodation support

Iglu, a University-associated accommodation provider, has an [International Accommodation Scholarship Program](https://iglu.com.au/iiasp-usyd/), which offers subsidised accommodation for some International University of Sydney students.

### International student loans

[Education loan schemes](https://sydney.edu.au/study/finances-fees-costs/fees-and-loans/international-student-loan-schemes.html) are available for eligible students from the United States, Canada, Sweden, Norway and the United Kingdom. You will need to apply from your home country.

### International student scholarships

The [University scholarships website](https://www.sydney.edu.au/scholarships/international.html) 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.

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