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For domestic students

- FEE-HELP
- Graduate Access Melbourne
- Financial aid
- Scholarships and bursaries
THE BEST INVESTMENT YOU’RE LIKELY TO MAKE

Graduate studies could be the most significant career move you make — and one of the best investments.

— Invest in your future

Soon after graduating, over 92 per cent of postgraduates are in employment, and earn an average of almost 50 per cent more than new bachelor degree graduates.

With a whole range of financing options available, including government student loans, scholarships and access programs, graduate study can become a reality sooner than you think.

— What do I pay?

As a domestic student, the fees you pay for graduate study depend on the type of place you’re offered. There are three types of places:

— Australian fee-paying place
— Commonwealth Supported Place (CSP)
— Research Training Scheme (RTS) place

To see which fee types are available for your course, visit:

coursesearch.unimelb.edu.au

— Australian fee-paying place

This is a domestic full-fee paying place. Tuition fees are calculated according to your degree and your study load. For an estimate of your course fees, visit:

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Can’t pay upfront?

You can defer payment of your fees via FEE-HELP, which are repaid in small amounts once your income reaches a certain threshold (please keep reading to explore financing options).

Graduate Careers Australia, 2014
Graduate studies could be the most significant career move you make — and one of the best investments. There are plenty of options to help pay for graduate study and alleviate the financial pressures while you’re studying.

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— FEE-HELP and HECS-HELP loans

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These loans allow you to defer your fees. You begin to repay the loan through the Australian tax system once your income meets a certain threshold. See over the page for more information.

studyassist.gov.au

— Graduate Access Melbourne

Graduate Access Melbourne is the University’s access and equity program for graduate students. It can help you gain a place in the course of your choice – and you may even be eligible for a bursary.

— Commonwealth Supported Place (CSP)

CSPs are subsidised by the Australian Government, so the cost to you is considerably less than a full-fee place. Many graduate courses at Melbourne offer CSPs, which are usually awarded on the basis of academic merit.

You pay a student contribution amount, determined each year by the government, which you can pay upfront or choose to defer through HECS-HELP if you are eligible.

To find out whether CSPs are available for your chosen course, visit: coursesearch.unimelb.edu.au

If you did your undergraduate degree at Melbourne, you might even be eligible for a guaranteed CSP in a graduate degree, depending on your ATAR and your Grade Point Average.

futurestudents.unimelb.edu.au/guaranteed-entry

— Research Training Scheme (RTS)

Some research degrees are fully funded by the Australian Government via the Research Training Scheme (RTS).

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FINANCING OPTIONS AND ASSISTANCE

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If your personal circumstances have had a sustained adverse effect on your academic achievement at undergraduate level, or if you are a member of a specified group that is under-represented in higher education, you may be eligible.

gradaccess.unimelb.edu.au

— Scholarships and bursaries

The Melbourne Scholarships Program, one of the most generous and comprehensive in Australia, awards a range of scholarships and bursaries to graduate students. These may cover:

— Fee remission – to cover all or part of your fees
— Assistance with housing or other living costs
— One-off grants
— Regular financial allowances
— Book vouchers

services.unimelb.edu.au/scholarships

— Tax deductions

If your course is sufficiently related to your current employment, you may be entitled to claim a tax deduction for a percentage of your tuition fees. Consult an accountant or the Australian Taxation Office:

ato.gov.au

— Government support payments

All graduate professional entry courses at Melbourne are approved by the Australian Government for student income support payments such as Youth Allowance, Austudy and Abstudy.

studyassist.gov.au

— Student financial aid

The University’s student financial aid service can provide you with advice and information on:

— Government payments
— Cost of living
— Budgeting and tax
— Student loans, bursaries and grants are also available for students

services.unimelb.edu.au/finaid
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— How much can I borrow?

You can borrow up to the lifetime FEE-HELP limit. The limit in 2016 was $124,238 for medicine, dentistry and veterinary science and $99,389 for all other students. Tuition fees for your subjects are added to your loan after every subject census date.
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futurestudents.unimelb.edu.au
— Contact us
Visit us at Stop 1 (Parkville):
757 Swanston Street
The University of Melbourne
Victoria 3010 Australia
Call 13 MELB (13 6352)
+ 61 3 9035 5511
— Connect with us
coursesearch.unimelb.edu.au
facebook.com/unimelb
twitter.com/unimelb
youtube.com/unimelb
instagram.com/unimelb
futurestudents.unimelb.edu.au/contact/brochure

FINANCING YOUR STUDY WITH FEE-HELP

— How do I apply for FEE-HELP?
A Request for FEE-HELP Assistance form is available via your student portal once you have been offered a place. The closing date to apply is the relevant subject’s census date.

— When do I start repaying my loan?
You start repaying your loan when your taxable income is above the minimum repayment threshold. For the 2015–16 financial year, the minimum repayment threshold was $54,126. The repayment thresholds are adjusted each year.

— How much will my repayments be?
The more you earn, the higher your repayment. Rates range from 4 – 8 per cent of your income.

— Is interest charged on my loan?
No, you are not charged interest on your FEE-HELP loan. However it is indexed each year with the Consumer Price Index (CPI) in line with changes in the cost of living.

— I’m a New Zealand citizen. Am I eligible?
New Zealand citizens are not currently eligible.

— More information for international students
This publication is for Australian and New Zealand citizens, permanent residents and holders of permanent humanitarian visas. International students should refer to:

futurestudents.unimelb.edu.au/fees
studyassist.gov.au

1 You must also reside in Australia for the duration of your study.
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