

# Cost

## Commonwealth supported students

Most of the students who study at the University of Sydney are Commonwealth supported. These students have most of the cost of their education paid by the government but must also contribute towards this cost themselves. Each student has a seven-year full-time period during which they can remain Commonwealth supported. This seven-year period is called their 'Student Learning Entitlement (SLE)'.

Some courses are more expensive to teach than others, so the amount students contribute depends on the subjects students choose to study. Commonwealth supported students who are Australian citizens or holders of a Permanent Humanitarian Visa are eligible for HECS-HELP (Higher Education Loan Program).

These students can choose to pay their Student Contribution upfront with a 20 per cent discount (HECS-HELP discount), or defer all or part of their contribution through the Tax Office (HECS-HELP loan). A HECS-HELP loan is repaid through the tax system once the student is working and their income reaches a threshold (\$39,825 in 2008).

Commonwealth supported students who are Permanent Visa holders (other than Permanent Humanitarian Visas) or New Zealand citizens who are not also Australian citizens, are not eligible for HECS-HELP and are required to pay their student contribution upfront with no discount. The Student Contribution Amount is calculated twice a year (at the beginning of each semester).

The table below outlines how much Commonwealth supported students enrolling for the first time at the University of Sydney in 2008 contributed to the costs of their education. In this table, areas of study have been split into four bands; the amount students pay depends on the banding of the subjects in which they enrol. Remember, in some degrees such as science, arts and economics the range of subjects offered can cross a number of bands, so the exact contribution will depend on the subjects chosen.

Band	Area of study	2008 contribution
4	National priorities (education, nursing)	\$4,077
1	Humanities, arts, behavioural science, psychology etc	\$5,095
2	Architecture, maths, computing, health, engineering, science, surveying, agriculture	\$7,260
3	Law, dentistry, medicine, veterinary science, accounting, administration, economics, commerce	\$8,499

## Domestic fee-paying students

In 2007, domestic fee-paying places were allocated to applicants with a UAI up to five points below the Commonwealth supported UAI cut-off for the course. For example, if the minimum UAI for a course is 95, students with a UAI of 90 may be considered for domestic fee-paying entry. This year, domestic fee-paying places in the Bachelor of Arts cost about \$17,472; places in the Bachelor of Pharmacy cost about \$22,176; and places in the Bachelor of Veterinary Science cost about \$32,256.

Except for Australian citizens and holders of Permanent Humanitarian Visas, domestic fee-paying students must pay each semester's course fees prior to the commencement of classes. Australian citizens and holders of Permanent Humanitarian Visas may be able to defer payment of their fees by taking out a FEE-HELP (Higher Education Loan Program) loan from the Australian Government.

In 2008, the FEE-HELP limit is \$81,600 (or \$102,000 for those studying dentistry, medicine or veterinary science). FEE-HELP loans for undergraduate students incur a fee of 20 per cent of the debt but in other respects are the same as HECS-HELP loans: accumulated debt is indexed annually in line with the CPI and repayments begin automatically through the tax system once your annual earnings exceed the equivalent of \$39,825 in 2008.

At the time of going to print the future of fee-paying university places was in doubt. To keep updated refer to the University website at [www.usyd.edu.au](http://www.usyd.edu.au).

## Financial support

Unexpected expenses are a fact of life and while they can be stressful, we can step in to assist students in need. The University of Sydney provides one of the most comprehensive and generous financial support schemes of any university in Australia.

The Financial Assistance Office provides support to eligible, enrolled undergraduate students who are making satisfactory progress and experiencing genuine financial hardship. The office does not provide ongoing income or payment of fees but rather helps when emergencies arise.

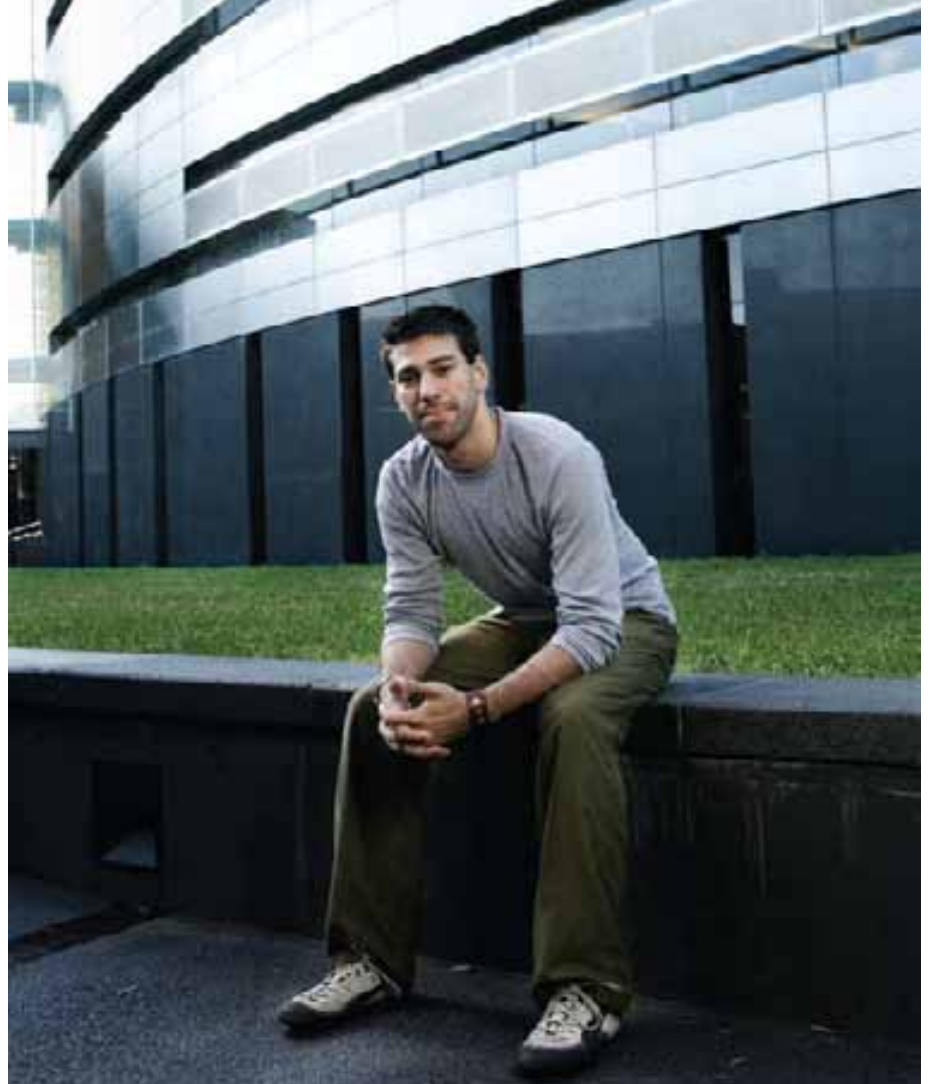
Students may be given financial assistance as an interest-free loan or a bursary to cover emergencies. Information about managing your finances and applying for financial assistance is available online at [www.usyd.edu.au/stuserv/finances](http://www.usyd.edu.au/stuserv/finances).

### Living costs

See the following table for a rough guide of what it costs an average student to live in Sydney. Most students spend about \$350 a week.

Living costs	Average cost per week
Rent	\$120+*
Food	\$90
Utilities	\$10 – \$20
Travel	\$35
Laundry	\$10
Entertainment/personal	\$50
Stationery and textbooks	\$15

See page 12 for more details



### For further information

#### Financial Assistance Office

T: (02) 9351 2416  
 F: (02) 9351 7055  
 E: [fao@stuserv.usyd.edu.au](mailto:fao@stuserv.usyd.edu.au)  
[www.usyd.edu.au/stuserv/financial\\_assistance\\_office](http://www.usyd.edu.au/stuserv/financial_assistance_office)

#### Centrelink

For information about government financial support for students.  
[www.centrelink.gov.au](http://www.centrelink.gov.au)

### For detailed information about University of Sydney fees and costs

#### University of Sydney Helpline

T: 1300 362 006  
[www.usyd.edu.au/fstudent/undergrad/costs](http://www.usyd.edu.au/fstudent/undergrad/costs)

#### Department of Education, Science and Training (DEST)

T: 1800 020 108  
[www.goingtouni.gov.au](http://www.goingtouni.gov.au)

### Full details of international student fees, scholarships and loans

[www.usyd.edu.au/fstudent/international/undergrad/costs](http://www.usyd.edu.au/fstudent/international/undergrad/costs)