These pages provide information on all forms of available financial assistance, for both tuition and living expenses.

**Government schemes for domestic students**

**Commonwealth assistance**
HECS-HELP, FEE-HELP, SA-HELP, OS-HELP

**Centrelink payments**
Abstudy, Austudy, Youth Allowance and Pensioner Education Supplement

**Loans, plans and scholarships**

**Student loans**
To cover the costs of unforeseen circumstances

**Payment plans**
Tuition fee assistance in financial hardship

**Scholarships**
You can apply for a range of scholarships including travel/exchange, Honours, merit and equity.

**Travel concession**
**Travel concessions with Opal Card**

The Concession Opal card allows eligible students to access fares at half the price of the Adult Opal card for travel on transport services.

---

**Jobs and employment**

**Job opportunities**

As a UNSW student, you have access to a large number of employment opportunities.

---

**Staff Tuition Fee Subsidy**

Eligible staff may seek a UNSW Staff Tuition Fee Subsidy from 2018. Eligibility and information on how to apply can be found on the [Human Resources](https://student.unsw.edu.au/finance) website.

The discount is currently set at 40% and will be automatically applied to your tuition fees if you are successful in obtaining a subsidy for your future semester of study.