



ASG's **Get Smart** Scholarships Guide

Tips Checks Options Planning

Updated for March 2010

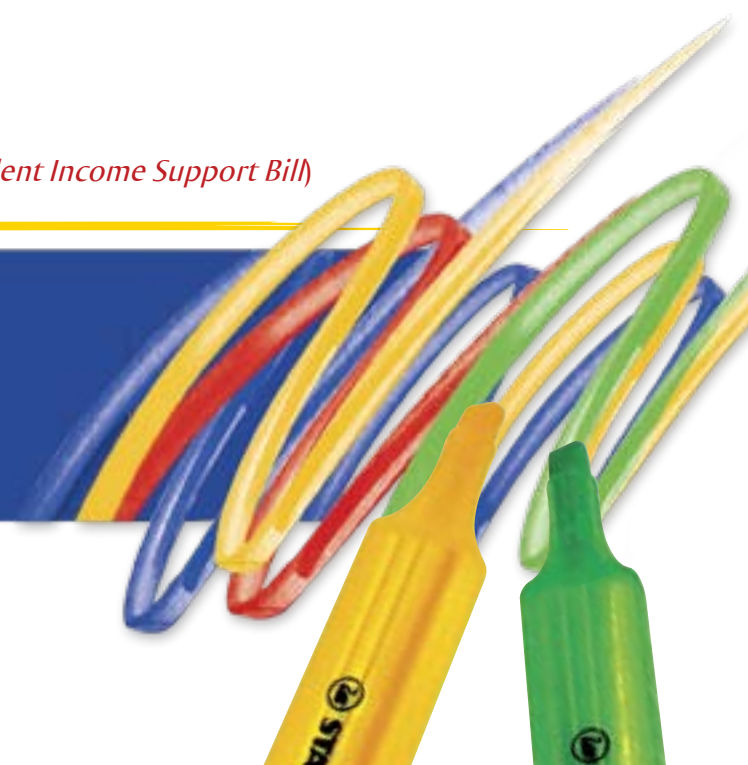
(To include Australian Government changes to the *Student Income Support Bill*)

A Guide to University
and TAFE scholarships
for students and parents



Australian
Scholarships
Group

SUPPORTING CHILDREN'S EDUCATION



ASG's Get Smart Scholarships Guide



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Introduction

In this section:

- About this guide
- Benefits and challenges of studying
- What is a scholarship?
- The impact of a scholarship
- About the author - Vince Callaghan



About this guide

The Australian Scholarships Group (ASG) provides a range of community education support initiatives as part of its mission to support children's education.

ASG's Get Smart Scholarships Guide provides supporting information to **ASG's Get Smart Guide**. The guides are available as free resources for students and their parents from ASG's website: www.asg.com.au – Resource Centre. This guide and the **ASG's Get Smart Guide** should be read in tandem.

Both guides offer students and their parents plain language information about the costs associated with post-secondary study and provide practical and easy to understand tips, checks, and resources to explore further.

Benefits and challenges of studying

Choosing to go on to further study after secondary school is a smart decision. The benefits of further study to you, your future and the nation, are significant. If you complete a degree, diploma, or certificate course, you can look forward to more fulfilling employment options and career prospects.

While the long-term benefits of post-secondary study definitely add up, students often face the problem of getting their finances to do the same thing.

That's why scholarships are so important.

Every year many hundreds of scholarships are awarded to post-secondary students to assist them with their studies.

What is a scholarship?

While ASG helps families provide member-funded scholarships for their children, more commonly, a scholarship is a financial aid award for an individual student for the purpose of furthering his or her education. The scholarship may take the form of a 'one-off' amount or be paid as a regular allowance throughout the academic year. Alternatively, some scholarships award access to an institution.

Scholarships that are awarded are based on a range of criteria, which usually reflect the values and purposes of the donor or founder, individual or organisation.

The impact of a scholarship

While the purpose of scholarships can vary widely, students most often report common benefits from receiving them. Even relatively small amounts can make a big impact to a student's finances.

The benefits to students can include one or more of the following:

- reduce the amount or need to borrow to relocate for study
- greater access and affordability of technology, textbooks, and course-related materials
- enable students to work less and concentrate more fully on their studies
- decrease the need to borrow and fall into debt.

Outcomes for students can be significant, including:

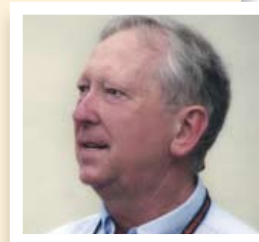
- reduce financial strain and improve the quality of life while studying
- enable students to complete their courses
- free students to perform better at their studies
- decrease the numbers of students deferring or discontinuing for financial reasons.

It's not just individuals who benefit from gaining a post-secondary qualification. Over time, institutions experience higher retention rates and the community also benefits through greater productivity, higher participation, and skilling of young people when they enter the workforce, resulting in more prosperity within the community.

ASG wishes every student success in their studies and their future career.

About the author

Vince Callaghan



Vince Callaghan, the author of *ASG's Get Smart Guide* has worked in Australia's post-secondary education sector since the 1970s.

He began his career as a university tutor before the areas of student services and support gained his interest. Soon after, Vince became acutely aware that some students' financial difficulties disadvantaged their participation in further education and Vince has worked to assist students ever since. His career has spanned working with universities and colleges across the country, including the University of Western Australia (UWA), La Trobe University, Melbourne State College – then the largest teachers' college in Australia, and Deakin University at its Warrnambool campus.

Vince has authored a number of guides for both government and post-secondary institutions. His authored publications include the Australian Government's Tertiary Education Assistance Scheme (TEAS), a plain language guide to the TEAS scheme and subsequently the Austudy scheme, the Australian Government's Department of Education's guide to Austudy that resulted in the annual distribution of one million copies Australia wide, and a guide to the costs associated with study for Deakin University.

For many years, Vince was the spokesperson on student financial issues for the Australian and New Zealand Student Services Association and the Student Financial Advisers Network of Australia. In these roles, Vince presented evidence before numerous House of Representative and Senate Inquiries arguing for financial equity for students in general, and rural and regional Australians in particular.

In his retirement, Vince has kept up his interest in student financial concerns as evidenced by his latest publication, *ASG's Get Smart Guide*, his submissions to various government inquiries, and the well-attended seminars and workshops he continues to conduct on the cost of post-secondary education throughout Victoria. He also very much enjoys taking tour groups to Italy for the Wollongong University based, Odyssey Travel.

Vince is married to Julie and has two sons, Liam and Ed.

Scholarships information

In this section:

- The types of scholarships available
- Researching scholarships
- Getting the specifics

The types of scholarships available



Smart students investigate the range of scholarships available, whether through university or Vocational Education and Training (VET) courses, as well as those linked to academic merit and achievement. Start your initial investigations using these websites:

Web

To find out more about VET scholarships, check out the Australian Government training website www.training.com.au

To find out more about university scholarships, check out the Going to Uni website www.goingtouni.gov.au

ASG's Get Smart Scholarships Guide aims to provide parents and students with information and tips on how and when to apply for scholarships, as well as detail some of the many types of scholarships available to students. There are Australian Government scholarships, university, Vocational Education and Training (VET) sponsored scholarships, as well as many others offered by variety of organisations, companies, local governments and private benefactors.

The key factor to be aware of when thinking about applying for a scholarship is that you should conduct your own research. Each type of scholarship available is likely to have its own selection criteria and application process. **ASG's Get Smart Scholarships Guide** will give you a good base to work from, but you will need to find out the specific criteria and process applicable to the scholarship you intend to apply for.

Australian Government scholarships

In this section:

- Australian Government scholarships
- Indigenous Accommodation scholarships
- SMART websites for Tertiary Admission Centres



Australian Government scholarships

The Australian Government had created a number of Commonwealth scholarships, known as Education Costs Scholarships and Commonwealth Accommodation Scholarships. However, these scholarships are now discontinued since the beginning of 2010. They will only continue for students already receiving them, subject to their successful academic progress.

The Australian Government has announced the introduction of two new scholarships, the Student Start Up Scholarships and Relocation Scholarships, both to commence in April 2010 for eligible students.

Students who are eligible for Youth Allowance, ABSTUDY or Austudy will get a Student Start Up Scholarship of \$1300, paid in two instalments of \$650, starting in April 2010. In 2011, this scholarship (paid twice a year) will increase to a total of \$2128.

Dependent students under Centrelink rules who are on Youth Allowance or ABSTUDY, and living away from home to study may be eligible for the Relocation Scholarships. This is a payment of \$4000 in their first year of study and \$1000 in subsequent years starting in April 2010.

The new scholarships don't apply to students who are already receiving the Commonwealth Education Cost Scholarships or Commonwealth Accommodation Scholarship.

Students who were ineligible for Centrelink benefits as dependents under the current parental income test and become eligible under the relaxed changes to parental income testing as of 1 July 2010, will be back paid the Relocation Scholarship (if they have had to move from home to study). They will also be paid the first instalment of the Start Up Scholarship if they are in full-time study on 1 April 2010.

Indigenous Accommodation Scholarships

The payment of the Indigenous Accommodation Scholarships will continue to be paid through universities, just as they have been in the past

It is important to do your research and find out about the scholarship application process and criteria. In many cases you may have to apply through the Tertiary Admissions Centre in your state or territory (a list of sites is provided below).

Smart websites for Tertiary Admission Centres:

- ACT/NSW www.uac.edu.au
- NT/SA www.satac.edu.au
- QLD www.qtac.edu.au
- TAS www.utas.edu.au
- WA www.tisc.edu.au
- VIC www.vtac.edu.au

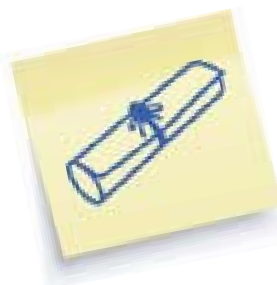
Web

Information on these new scholarships can be found on the Going to Uni website www.goingtouni.gov.au and the Department of Education, Employment and Workplace Relations website www.deewr.gov.au

University and VET scholarships

In this section:

- How these types of scholarships are awarded
- Researching University and VET Scholarships
- Smart websites for Universities
- Smart websites for TAFE



University and VET Scholarships

All universities and many Vocational Education and Training (VET) providers offer scholarships. Some of these scholarships are awarded on the basis of academic merit. But it should not be assumed that this is the only reason for a university or VET provider to award a scholarship. Many scholarships are awarded to 'equity' students, who may be from rural areas, have an Indigenous or non-English speaking background, or those who are financially disadvantaged.

When applying for scholarships it is important to be familiar with the selection criteria and you may be required to have character references. Again, the most important factor to remember is that you need to be prepared and do your homework in order to access these scholarships.

University scholarships

Many Australian universities have created equity scholarships to assist rural and regional students, Indigenous students and students from non-English speaking backgrounds. You should access each university website to find out what scholarships are available (a list is available at the back of this guide). Because the closing dates for university-funded scholarships are often linked to your university preferences, it is essential that you find out about the scholarship in advance. Many students miss out on getting a scholarship because they were not aware of the closing dates. University scholarships are financially lucrative and look good on your resumé too, so it is important to be on top of the process. Refer to section 5 of this guide for important information about scholarships.

Smart websites for Universities:

- Refer to the list of SMART websites for Australian higher education institutions at the back of this guide.

VET Scholarships

Because VET scholarships vary extensively from one provider to another and from one state to another, it is not possible to provide an extensive overview of how and where to go to apply for a VET scholarship. But the best place to start your general research into VET scholarships, is to visit the Australian Government training website www.training.com.au along with the Education Network Australia website www.edna.edu.au. For specific information on the types of scholarships TAFE and VET providers offer in your state, contact the provider directly and go to your state or territory's TAFE website (a list is provided below).

Smart websites for TAFE:

ACT	www.det.act.gov.au
NSW	www.tafensw.edu.au
NT	www.det.nt.gov.au
QLD	www.tafe.qld.gov.au
SA	www.tafesa.edu.au
TAS	www.yourchoice.tas.gov.au
VIC	www.tafe.vic.gov.au
WA	www.trainingwa.wa.gov.au/trainingwa

Important information about scholarships

In this section:

- Other types of scholarships
- Deferring rules
- Scholarships as 'earned income'



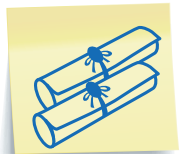
Other types of scholarships

Another good option to help support your studies, is to apply for a scholarship offered by companies, foundations and even local government. Some of these scholarships are linked to academic merit and achievement. A good place to start your research into these types of scholarships is to visit the Grant Search website www.grantsearch.com.au



Deferring a scholarship

In some cases you will be able to defer a scholarship if you decide to defer your university place, but you need to ask whether this is possible. Australian Government scholarships can usually be deferred for up to a year. But when you reapply after deferment, you must show that your initial circumstances (which allowed you to receive the scholarship) haven't changed.



Scholarships as 'earned income'

Currently, some scholarships may affect your Centrelink benefits and reduce the amount you receive, since it may be considered 'earned income'.

The Australian Government will exempt merit and equity-based scholarships from being treated as 'earned income'. However, this is now capped at \$6,762 beginning in April 2010.

If your scholarship income is going to be in excess of the cap, then your Centrelink benefits could be affected. You will need to keep in touch with Centrelink at www.centrelink.gov.au

Smart scholarship information

In this section:

- Scholarship websites to investigate
- Smart checks
- Smart tips

Web

Smart scholarship websites

- Some of the best websites for information on scholarships for university and Vocational Education and Training (VET) students are the My Future and Going to Uni sites:
www.myfuture.edu.au
www.goingtouni.gov.au
- Each university will publish on their website a list of scholarships available each year along with other vital information on their scholarships.
- For a list of university websites check out the Tertiary Admissions Centre website for your state.
- For students in VET and TAFE courses the Australian Government Training website www.training.com.au is extremely helpful.
- Information on Australian Government scholarships and university scholarships can be found at www.goingtouni.gov.au and the Department of Education, Employment and Workplace Relations website. www.deewr.gov.au
- The Grant Search website www.grantsearch.com.au details more than 1000 scholarships that students can apply for.
- The Department of Education, Employment, and Workplace Relations website also has links to information on other types of scholarships at: www.deewr.gov.au and click to the 'Higher Education' section.

Smart checks

- Conduct your own research on the types of scholarships available. There is a bit of work involved in searching out the right type of scholarship, but it is worth the effort.
- Make sure you know the application closing dates for all scholarships you intend to apply for. Don't assume that you should apply only when you get an offer of a place.
- Make sure you know the selection criteria, and whether they require character references.
- Have character references ready in advance.
- When applying make sure you address each criterion required by the scholarship.

Smart tips

- Always apply. Don't assume you can't get a scholarship.
- Do your homework on scholarships.
- Scholarships are not awarded only on academic merit.
- Many scholarships will continue to be awarded each year of your course as long as your academic progress is satisfactory.
- Scholarships look very good on your resumé when you are applying for a job.
- Contact Centrelink if you are unsure how the scholarship you apply for will affect your Youth Allowance or other Centrelink benefits.
- Find out about Commonwealth Scholarships on the Going to Uni website www.goingtouni.gov.au
- If you are studying at VET or TAFE course, contact your provider and ask directly about the scholarships available. Your state TAFE website may provide important information on scholarships.
- Investigate whether your local city or shire council offers scholarships.
- 'Google' 'Australian Undergraduate Scholarships' – you will be amazed at the number and variety of scholarships available.

Smart websites for Australian higher education institutions

In this section:

- A list of websites where you can source additional information about scholarships that are available through various universities

Australian Capital Territory:

- Australian National University www.anu.edu.au
- School of Physical, Environmental and Mathematical Sciences (PEMS) www.unsw.adfa.edu.au/pems
- University of Canberra www.canberra.edu.au
- University of New South Wales Australian Defence Force Academy (ADFA) www.unsw.adfa.edu.au

New South Wales:

- Australian Film Television and Radio Affairs (AFTRS) www.aftrs.edu.au
- Campion College www.campion.edu.au
- Charles Sturt University www.csu.edu.au
- Macquarie University www.mq.edu.au
- Southern Cross University www.scu.edu.au
- University of New England www.une.edu.au
- University of New South Wales www.unsw.edu.au
- University of Newcastle www.newcastle.edu.au
- University of Sydney www.usyd.edu.au
- University of Technology Sydney www.uts.edu.au
- University of Western Sydney www.uws.edu.au
- University of Wollongong www.uow.edu.au

Northern Territory:

- Charles Darwin University www.cdu.edu.au

Queensland:

- Bond University www.bond.edu.au
- Central Queensland University www.cqu.edu.au
- Griffith University www.griffith.edu.au
- James Cook University www.jcu.edu.au
- Melbourne Institute for Experiential and Creative Arts Therapy (MIECAT) www.miecat.org.au
- Queensland University of Technology www.qut.edu.au
- University of Queensland www.uq.edu.au
- University of Southern Queensland www.usq.edu.au
- University of the Sunshine Coast www.usc.edu.au

South Australia:

- Carnegie Mellon Heinz College www.heinz.cmu.edu
- Flinders University www.flinders.edu.au
- University of Adelaide www.adelaide.edu.au
- University of South Australia www.unisa.edu.au

Tasmania:

- Australian Maritime College www.amc.edu.au
- University of Tasmania www.utas.edu.au

Victoria:

- Deakin University www.deakin.edu.au
- La Trobe University www.latrobe.edu.au
- Melbourne College of Divinity www.mcd.unimelb.edu.au
- Melbourne Institute for Experiential and Creative Arts Therapy (MIECAT) www.miecat.org.au
- Melbourne Consulting and Customs Programs www.soe.unimelb.edu.au

- Monash University www.monash.edu.au
- National Institute of Circus Arts (NICA) www.nica.com.au
- RMIT University www.rmit.edu.au
- Swinburne University of Technology www.swinburne.edu.au
- University of Ballarat www.ballarat.edu.au
- University of Melbourne www.unimelb.edu.au
- Victoria University www.vu.edu.au
- Walter and Eliza Hall Institute of Medical Research (WEHI) www.wehi.edu.au

Western Australia:

- Curtin University of Technology www.curtin.edu.au
- Edith Cowan University www.ecu.edu.au
- Murdoch University www.murdoch.edu.au
- University of Notre Dame www.nd.edu.au
- University of Western Australia www.uwa.edu.au

Smart websites for VET

In this section:

- A list of websites where you can source additional information about scholarships that are available through various VET courses

SMART websites for information on VET courses:

This section provides links to resources for Vocational Education and Training (VET) practitioners, businesses, and educational institutions. You will find information about apprenticeships, quality control, standards, Industry Skills Councils, the National Skills Shortage Strategy, Registered Training Organisations (RTOs), and professional development. Many of the following links are also found on the Education Network Australia website www.edna.edu.au, which is an Australian Government website.



E-standards

<http://e-standards.flexiblelearning.net.au>

This site is maintained by the Australian Flexible Learning Framework to support the developing national infrastructure for managing electronic learning resources in the training system. Here you will find recommended standards for technical services, information formats, and intellectual property management.



Indigenous portal

www.indigenous.gov.au/

The Indigenous Portal is your window to resources, contacts, information, and Australian Government programs and services for Aboriginal people and Torres Strait Islanders.



Industry Skills Councils (ISC)

www.isc.org.au

This website is shared by 11 national Industry Skills Councils (ISCs). Here you will find training news, national training issues, and industry reports.



Department of Education, Employment and Workplace Relations

www.deewr.gov.au

The Department of Education, Employment and Workplace Relations provides general information on skills and training.



Training.Com.Au

www.training.com.au

This website provides a single point of access to a wide range of vocational education and training information, products and services in Australia.



Australian Apprenticeships Job Pathways

www.aajobpathways.com.au

This website is aimed at those considering an apprenticeship. It is organised into a number of sections such as Self Help, Information and Links, Careers Advisers, and a search facility by various criteria including industry, trades, and job pathways charts.



Australian Quality Training Framework (AQTF)

www.training.com.au/aqtf2007

This website explains the revised Australian Quality Training Framework that came into effect in 2007. It includes a continuous improvement register, an RTO update, and a publication relating to the changes.



Australian Vocational Education and Training Research Association (AVETRA)

www.avetra.org.au

The Australian Vocational Education and Training Research Association (AVETRA) combines research stakeholders and researchers from TAFE, university, industry and government. It holds an annual Conference every year and archives the proceedings on this website.



Technical and Vocational Education and Training (TVET) Australia

www.tvetaustralia.com.au

Technical and Vocational Education and Training (TVET) Australia Limited is a ministerial company owned by the Commonwealth, State and Territory Ministers. It was established in 2005 to provide responsive and high quality services to support the National Training System. Services include an integrated service to enable users of the national training system to identify and acquire training materials, identify copyright requirements and enter licences for use of that material consistent with the scope and direction of the NQC.



Vocational Education and Training (VET) Glossary

www.dest.gov.au/sectors/training_skills/policy_issues/key_issues/nts/glo

This glossary contains terms (including abbreviations) likely to be found in recent literature of Australian vocational education and training (VET) research and policy. Where a term has a broader general meaning, the definition given refers to its use in the VET context. Many of these terms come from 'A glossary of Australian vocational education and training terms' from the National Centre for Vocational Education and Research (NCVER).



VOCED Thesaurus

www.voced.edu.au/thesaurus

This is the online version of the VOCED Thesaurus, used at NCVER to create index terms for the VOCED research database. It contains over 3000 terms related to VET, especially in the areas of research and policy. It is a valuable source of controlled terms for use as metadata, as well as enabling greater precision in VOCED indexing and searching.



Key VET organisations

This section includes weblinks for national projects, national, state and territory government departments, and national research organisations in the VET sector.

Australian Flexible Learning Framework

www.flexiblelearning.net.au

The Australian Flexible Learning Framework (Framework) provides the vocational education and training (VET) system with the essential e-learning infrastructure and expertise needed to respond to the challenges of a modern economy and the training needs of Australian businesses and workers.



Department of Education, Employment and Workplace Relations (DEEWR)

www.deewr.gov.au

The Department of Education, Employment and Workplace Relations is the lead Government agency providing national leadership in education and workplace training, transition to work, and conditions and values in the workplace.



Department of Education, Employment and Workplace Relations, Training and Skills

www.dest.gov.au/sectors/training_skills

This website provides information about the training and skills sector, VET and the Australian Government's role in the sector. It provides links to other websites with related information.



National Centre for Vocational Education Research (NCVER)

www.ncver.edu.au

The National Centre for Vocational Education Research (NCVER) is Australia's principal provider of vocational education and training (VET) research and statistics.



State Territory Training Authorities

www.training.com.au

This website provides useful links for Australian state and territory Training Authorities.



VETnetwork Australia

www.vetnetwork.org.au

The purpose of this website is to inform and keep members, associates and stakeholders of vocational education and training in schools up to date with the work of the national peak body - VETnetwork Australia.

Smart scholarship information sources

- Australian Government Department of Education, Employment and Workplace Relations, *Commonwealth Scholarships*, Australian Government Department of Education, Employment and Workplace Relations, viewed 21/12/09, www.goingtouni.gov.au
- Carson, Tanya, Project Officer, and Edwards Jan, Manager Student Services (Equity) Student Services, Swinburne University of Technology, Project Abstract - *Making a Difference: tracking the impact of equity scholarships in assisting students to access university and to persist in their studies*, ADCET – Australian Disability Clearinghouse on Education and Training, viewed 21/12/09, www.adcet.edu.au
- Commonwealth of Australia, 2010, *Commonwealth Scholarships*, Australian government, Department of Education, Employment and Workplace Relations, Canberra, viewed 21/12/09, www.deewr.gov.au/highereducation/programs/funding/commonwealthScholarships/Pages/Home.aspx
- Centrelink, 2010, *New Scholarships for students in higher education*, Australian Government, viewed 23/03/10, www.centrelink.gov.au/internet/internet.nsf/individuals/new_scholarships.htm

About the Australian Scholarships Group (ASG)

ASG's Get Smart Scholarships Guide is provided to students and parents as an education support initiative of the Australian Scholarships Group (ASG). ASG is Australia's largest member-based not-for-profit organisation specialising in education benefit programs that assist parents in planning for their children's education. ASG's vision is to support children and families.

ASG has helped more than 370,000 Member parents plan for the costs of their children's education since its inception. Last year, more than 51,000 students had their secondary or post-secondary education costs supported by ASG benefits. In addition, ASG has paid out more than \$1 billion in benefits to its Members and their children since its inception in 1974.

As a not-for-profit organisation, ASG Members share the benefits generated by the endeavour.

ASG offers a unique, convenient, and proven way to plan for education based on three simple principles:

- long periods of regular, small contributions – from as little as \$11 a week
- tax advantages because ASG's funds are specifically designed for education and fulfil the requirements of a 'scholarship plan' under the Tax Act.
- prudent investment of Members' contributions by professional fund managers.

Further information about ASG's Education Program™ and ASG's range of education and parenting support initiatives can be found at: www.asg.com.au

Disclaimer:

The information contained in this guide is for general information purposes only. The Australian Scholarships Group (ASG) has sought expert opinion in relation to the information and made every effort to ensure the information is correct at the time of publication. While ASG makes every effort to keep the information up to date and correct, it makes no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, or suitability of the information contained for any individual or group. ASG is not a licensed provider of financial advice and encourages you to ensure that you seek professional advice before making any changes to your own or your family's circumstances.

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**Australian
Scholarships
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SUPPORTING CHILDREN'S EDUCATION

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