



# Money Matters

A guide to student finances





# Introduction

Finding a balance between life, work and study can be a challenge for many students. Part of this challenge involves learning how to manage the financial side of your life.

With this in mind, this guide has been designed to:

- give you an idea of the expenses you might incur as a student
- encourage you to manage your money
- suggest ways of reducing your expenses
- tell you about the types of financial assistance available
- inform you about who to contact if you find yourself in financial difficulties
- help you prepare a budget.

Monash University has student advisers to assist students with a variety of financial matters, including:

- advice on eligibility for Youth Allowance, Austudy and ABSTUDY
- student loans
- budgeting
- financial planning
- Health Care Card entitlements.

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## Costs of studying

Fees and costs associated with university study include tuition or course fees and general expenses to cover travel, books and materials.

### Tuition fees

The tuition fees students are required to pay will depend on whether their enrolment is in a Commonwealth supported place (CSP) or a full-fee place.

For more information about Commonwealth supported and domestic and international full-fee places at Monash, visit the university's admissions website at [www.adm.monash.edu/admissions](http://www.adm.monash.edu/admissions).

### Commonwealth supported place students

Australian citizens, New Zealand citizens or holders of an Australian permanent resident visa who are in Australia for the duration of their course are eligible to apply for a Commonwealth supported place. Students enrolled in a Commonwealth supported course of study will pay a student contribution amount (SCA) towards their studies, while the government funds the balance.

## Student contribution amount (SCA)

Units are grouped into four bands, and a student's contribution amount will depend on the type and number of units they will be undertaking each semester.

Students typically undertake eight units (equivalent to 1 EFTSL) each year.

The following SCA amounts apply to students enrolled on a full-time basis in a Commonwealth supported place. Students studying less than a full-time load incur proportionally lower fees.

### Student contribution amounts for 2009

Band	Unit Discipline Group	Commonwealth Supported Place (CSP) Commencement year		
		2009	2008	pre 2008
3	Law, Dentistry, Medicine, Veterinary Science	\$8677 (avg \$1084/unit)	\$8677 (avg \$1084/unit)	\$8677 (avg \$1084/unit)
	Accounting, Commerce, Administration, Economics	\$8677 (avg \$1084/unit)	\$8677 (avg \$1084/unit)	\$7412 (avg \$926/unit)
2	Computing, Built Environment, Health, Engineering Surveying, Agriculture	\$7412 (avg \$926/unit)	\$7412 (avg \$926/unit)	\$7412 (avg \$926/unit)
1	Humanities, Behavioural Science, Social Studies, Clinical Psychology, Foreign Languages, Visual and Performing Arts	\$5201 (avg \$650/unit)	\$5201 (avg \$650/unit)	\$5201 (avg \$650/unit)
0 (National Priority Areas)	Education, Nursing	\$4162 (avg \$520/unit)	\$4162 (avg \$520/unit)	\$4162 (avg \$520/unit)
	Mathematics, Statistics, Science	\$4162 (avg \$520/unit)	\$7412 (avg \$926/unit)	\$7412 (avg \$926/unit)

For more information on course fees and to use the SCA calculator, visit [www.monash.edu/fees/course-fees](http://www.monash.edu/fees/course-fees).

## Student contribution amount (SCA) payment options

For Australian citizens and holders of an Australian permanent humanitarian visa, there are two payment options.

Students can either:

- (1) pay all or some of their student contribution amount (SCA) upfront by the due date for their fees each semester and receive a 20 per cent discount, or
- (2) defer the payment via the HECS-HELP scheme (see below).

New Zealand citizens and holders of an Australian permanent resident visa are required to pay all of the student contribution upfront without a discount, by the relevant due date for each semester.

Once you have chosen a payment option at the beginning of your course, you can change options up until the census date by contacting the Enrolments Unit in Student Administration or using the Web Enrolment System (WES) via [my.monash.edu](http://my.monash.edu).

## HECS-HELP

HECS-HELP is a way in which students can defer their student contribution payments and make the payments via the taxation system once their income has reached a certain level. HECS-HELP debts (any amount students do not pay upfront) are adjusted each year by the Commonwealth in line with the Consumer Price Index.

Those who make voluntary repayments of \$500 or more on their HECS-HELP debts directly to the Australian Tax Office (ATO) will receive a 10 per cent bonus. This means your account will be credited with an additional 10 percent of your payment. For example, a \$500 voluntary repayment would reduce the debt by a total of \$550.

The HECS-HELP scheme is only available to Australian citizens and permanent humanitarian visa holders.

### Further information

More information is available from the Student Services Centre on your campus, or visit the website at [www.adm.monash.edu/enrolments/csp](http://www.adm.monash.edu/enrolments/csp).

For further information on Commonwealth supported places and student contribution amounts, visit the government website at [www.goingtouni.gov.au](http://www.goingtouni.gov.au).

## Full-fee students

### Domestic students

Full-fee places require the student to fund all tuition costs for a course. Tuition fees vary according to the course.

FEE-HELP provides eligible students with a loan facility to pay course fees in full-fee undergraduate and postgraduate award courses. Note that undergraduate students using FEE-HELP will incur an administration fee of 20 per cent. For more information, visit [www.adm.monash.edu/enrolments/fee-help](http://www.adm.monash.edu/enrolments/fee-help).

For further details about tuition fees in full-fee places at Monash, visit [www.monash.edu/fees/course-fees/domfullfee.html](http://www.monash.edu/fees/course-fees/domfullfee.html).

### Transfer to a Commonwealth supported place

The Monash Achievement Awards give domestic undergraduate and honours students who are enrolled in full-fee places the opportunity to transfer within the same course\* to a Commonwealth supported place (dependent upon the availability of these places in each faculty) in the subsequent years of their course if they meet specific criteria.

For more information and selection criteria, visit the Coursework Scholarships website at [www.adm.monash.edu/scholarships/opportunities/achievement-awards.htm](http://www.adm.monash.edu/scholarships/opportunities/achievement-awards.htm).

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\* Except in the Faculty of Science, where eligible candidates can transfer from any course in the university into selected science courses.

## International students

International students are only able to study in full-fee courses. For information on tuition costs, visit [www.monash.edu/international/fees](http://www.monash.edu/international/fees).

## Tuition fees discounts

Where two or more siblings (brothers or sisters) are enrolled in full-fee courses in the same semester, a discount may be available for the course fees of one of those siblings. For more information, visit [www.monash.edu/fees/discounts/sibling.html](http://www.monash.edu/fees/discounts/sibling.html).

# General study costs

## Books

Many units will require you to purchase textbooks or reading materials. Specific computer software may also be needed in some courses. You will receive a list of these materials at the start of each semester.

Students should allow, on average, approximately \$150 per unit for prescribed textbooks. Students should note that the editions prescribed for some units will change from year to year.

The Monash campus bookshops stock copies of the textbooks, reading materials and software prescribed for units offered by faculties on their campuses.

Many students opt to purchase their books second-hand. If you are buying a second-hand textbook, make sure the book has the same title, is the same edition and was published in the same year as the textbook assigned for your unit.

## Other study expenses

### Equipment

Some courses require students to purchase equipment related to their studies, for example laboratory coats, art equipment and technical implements. Information regarding course-related equipment is provided by your faculty.

Second-hand equipment may be available for purchase from later-year students – check notice boards in departmental and faculty offices and the Monash Marketplace at [my.monash.edu](http://my.monash.edu).

If you are taking units that include field trips or work placements, your department or faculty can advise you of the expected cost.

Postgraduate students may also incur costs when taking part in conferences or conducting research-related activities. Visit the Monash Research Graduate School website at [www.monash.edu/phdschol/scholarships](http://www.monash.edu/phdschol/scholarships) for details of grants and awards that may be available to assist with these costs.

## Photocopying and printing

Each campus branch library has photocopying and printing facilities, usually accessed with a rechargeable swipe card. Visit the relevant branch library website at [www.lib.monash.edu/libraries](http://www.lib.monash.edu/libraries) for information about costs.

Printing is also available in computer labs on campus. For details about charges, visit the ITS student website at [www.its.monash.edu/students/printing](http://www.its.monash.edu/students/printing).

## Internet access and computer requirements

Computer facilities are available free of charge on campus for student use, but you are required to pay for printing and other non-word-processing activities, for example scanning. For IT information including internet access, check the Monash ITS website at [www.its.monash.edu/students](http://www.its.monash.edu/students).

## Miscellaneous fees

For a full list of miscellaneous costs, including those associated with obtaining academic transcripts or attending graduation ceremonies, visit the website at [www.monash.edu/fees/other/miscellaneous.html](http://www.monash.edu/fees/other/miscellaneous.html).

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# Living expenses

## Estimating annual living expenses

Estimating your living expenses as accurately as possible is a necessary first step towards managing your finances. Costs you will need to consider include study-related fees, books and stationery, as well as accommodation, food, bills, travel, and social and recreational activities.

If you are an international student or a domestic student living away from your family home, you will likely have some set up costs in your first year, and perhaps later if you move into another residence during your studies. The actual costs you will incur will vary depending on inflation, location, lifestyle and individual preferences, so do some homework before adding up your figures.

A table of suggested expenses appears below. More detailed information can be found on the Health Wellbeing and Development website under 'Financial aid and loans' at [www.hub.monash.edu](http://www.hub.monash.edu).

NOTE: The following amounts are a guide only to the range of expenses you are likely to incur based on average costings (your total expenses will be more or less depending on your situation). You should carefully read the footnotes associated with this table for explanations and more information.

<i>Expenses</i>	<i>Per week</i>	<i>Per month</i>	<i>Per year</i>	<i>'One-off'</i>
<i>Expenses directly related to study</i>				
Text books, stationery, equipment, photocopying etc. <sup>1</sup>			1000–1200	
<b>Tuition fees<sup>2</sup></b>				
International students			14,770–44,630	
Domestic full-fee students			16,930–39,710	
Commonwealth supported students <sup>3</sup>			3330–6942	
<i>Transport-related costs</i>				
<b>Public transport users<sup>4</sup></b>				
Domestic students – Tertiary student transport concession card			8.80	
Zone 1 & 2 weekly travel card/10-trip (full fare)	47.40			
Zone 1 & 2 weekly travel card/10-trip (concession fare – eligible domestic students only)	23.70			
<b>Car owners</b>				
Registration <sup>5</sup>			500–600	
Insurance <sup>6</sup>			500+	
Petrol (enough for travelling to uni within 20km) <sup>7</sup>			40	
Parking fees/permit <sup>8</sup>	27.50		290 (Clayton)	
Maintenance/running costs <sup>9</sup>			400–500	
<i>Other personal living expenses</i>				
Daily lunches, snacks etc on-campus (Mon-Fri)	50–100			
Mobile phone <sup>10</sup>		30		
Spending money: eg clothes, newspapers, haircuts, sport, entertainment <sup>11</sup>		200		
<b>Medical/dental<sup>12</sup></b>				
International students – Overseas Student Health Cover <sup>13</sup>			370–740	
<i>Accommodation costs</i>				
Full board for a local student living at home or in another private household, or international student in 'home stay' <sup>14</sup>	50–266			
Staying in university student accommodation ('halls')	101–178			

(Expenses table continued on next page)

<i>Expenses</i>	<i>Per week</i>	<i>Per month</i>	<i>Per year</i>	<i>'One-off'</i>
<b>Sharing in a private rental property<sup>15</sup></b>				
<b>'One-off' set up costs<sup>16</sup></b>				
Bond <sup>17</sup>				350–1085
Four weeks rent in advance <sup>17</sup>				350–1085
Furniture, linen, crockery, cooking utensils etc.				1000
<b>Ongoing costs</b>				
Each tenant's weekly contribution to rent <sup>17</sup>	80–250			
Monthly electricity and/or gas bills (\$180–\$300 divided by 3)		60–100		
Each person's weekly contribution to food/grocery/cleaning products etc.	85			

1. This amount will vary greatly depending on your course, and whether you purchase your textbooks, new or second hand, or use library or other resources etc.
2. The actual amount will vary according to the course and the study load undertaken. A more accurate figure can be obtained at [www.monash.edu/fees](http://www.monash.edu/fees).
3. This amount only applies if you choose to pay your CSP student contribution amount (SCA) upfront (it includes the 20 per cent discount for upfront payment), otherwise your SCA is deferred to the Australian Taxation Office.
4. Your public transport costs will be lower if you are only travelling in one zone. It can also be cheaper to buy an annual ticket or purchase your ticket online (5 per cent saving from 2009).
5. Car registration fees vary based on your residential address. Fees for rural areas are less than metropolitan areas. If you hold a Health Care Card you may be eligible for a concession on the registration renewal fee.
6. Car insurance is optional but you must be aware of the financial risks involved in driving an uninsured car. Premiums can be very high if you are under 25 or have an accident history, and vary according to the type of car you drive, where you live and what level of insurance you want. It's important to shop around for insurance that suits you and that you can afford.
7. Any additional travelling such as to work or for social activities would mean a higher petrol cost.
8. Based on \$5.50 all day ticket parking x 5 days and the maximum 2008 annual blue parking permit rate (Clayton).
9. This is based on the average cost of two mechanical services per year – it does not take into account major repairs or tyres.
10. Example of a minimum mobile plan rate - there would be additional costs if you make calls above the number allowed on the plan, or if you chose a higher plan.
11. This value will vary widely depending on your lifestyle choices and requirements.
12. Domestic students do not have to have medical insurance. Visiting a doctor on-campus, where available, is usually free for students. Some public clinics bulk-bill, so that you don't have to pay a fee to see a doctor. What you spend on doctors, chemists and dentists will be determined by your personal requirements.
13. Single rate/family rate.
14. This cost will vary greatly - living in your family home may cost you nothing, or a minimal contribution depending on your arrangements with your parents or guardians. If you are an international student or country student boarding with a family, you can expect to pay a higher rate.
15. There will be additional costs if your household decides to connect land line telephone/internet services.
16. If you move into a house that has already been set up by other students, you may not have to pay any of these costs.
17. The amount you pay will depend on your location. Rural accommodation (Gippsland) is generally cheaper than inner-city accommodation (Parkville).

# Accommodation

Accommodation expenses vary depending on whether you live at home with family, share a rented house, rent on your own, or live on-campus. Contact Monash Residential Services or visit [www.mrs.monash.edu](http://www.mrs.monash.edu) for more information about housing options.

## Renting privately

Renting involves some financial planning in order to meet establishment costs and rental and bill payments. Renting shared accommodation is generally cheaper than renting on your own, because you are able to share costs.

### Set up costs

You are normally required to pay one month's rent in advance plus a bond (usually an additional month's rent). The bond is repayable in full at the end of your tenancy, providing there's no damage to the property and no outstanding rent. If you are on a low income, it may be possible to borrow the bond money from the Victorian Department of Human Services. Refer to the section on the Bond Loan Scheme under 'Government benefits' in this guide.

Most flats or houses are unfurnished, so you will probably need to buy certain items (refer to the 'Planning and budgeting' section). Usually in share households, each tenant is responsible for supplying furniture for their own bedroom, and everyone contributes to furnishing communal areas.

### Rental payments

Each month's rent is due in advance. Be aware that your tenancy does not automatically finish on the last day of your lease. You are required to give the landlord notice of your intention to vacate. Usually 28 days notice is required, but it varies according to your reasons for vacating.

If you need information on your rights and responsibilities as a tenant, contact the Monash Housing Advisory Service, or the Tenants Union of Victoria on +61 3 9416 2577.

### Bills

There may be connection fees for utilities such as electricity (about \$27) and telephone (about \$60). If you are a Health Care Card holder, some connection fees are waived, and discounts may be available on electricity and gas bills (between May and November) as long as the bill is in your name. If you are going to be late paying a bill, contact the provider to negotiate an extension.

Most bills arrive every few months, but you could ask the service provider if you can pay the bills either by instalment or monthly. This makes it easier to keep track of your outlays. If you live in a share household, ask your telephone provider to issue itemised bills, or set up separate accounts for each householder.

To manage food bills, many student households set up a kitty system, where each person contributes a set amount towards commonly used household products and food.

For hints about budgeting and managing your bills, refer to 'Managing your money' later in this guide.

## On-campus accommodation

On-campus accommodation is available on the Berwick, Caulfield, Clayton, Gippsland and Peninsula campuses. The costs and availability of on-campus accommodation vary greatly between campuses. For example, on some campuses you may rent a single room that includes meals and other facilities, or you may choose to live in a residential facility that houses a number of students in a private living environment.

Visit the Monash Residential Services website at [www.mrs.monash.edu](http://www.mrs.monash.edu) for information about accommodation rates, facilities, residential programs, regulations and policies, and application procedures. The FAQs section for each campus outlines what is included in the accommodation rates and what you must budget for separately.

## Social and recreational activities

Your expenses will vary depending on whether you own a car or computer, need access to the internet, smoke, eat out regularly, drink alcohol, own a mobile phone, have an active social life or participate in recreational activities.

## Transport

### Public transport

Catching public transport to uni is cheaper than running a car, which includes petrol costs, maintenance, insurance and registration.

### Travel concessions

#### Metlink and V-Line concessions

Travel concession cards for the Victorian public transport system (Melbourne city, suburbs and country V-Line systems) are available to Australian residents studying full-time in a course recognised for Austudy purposes, ie students undertaking their first undergraduate degree or diploma course, but not to masters or PhD candidates. International students are not eligible for these concessions. The only exceptions are for international exchange students and full-time undergraduate AusAID-supported international students, who are eligible for travel concession cards.

If you are eligible you will receive an application form complete with your photo and details in the mail before the start of first semester. If you don't receive a form then drop into a Student Service Centre and they'll print one off for you. The tertiary concession card costs about \$8.80 and enables students to purchase concession fares on public transport within Victoria.

Note that holders of a Centrelink-issued Health Care Card are already eligible for concession fares on all public transport services. For details about travel concessions in Victoria visit [www.metlinkmelbourne.com.au/fares\\_tickets/concessions](http://www.metlinkmelbourne.com.au/fares_tickets/concessions) or [www.adm.monash.edu/service-centre/travel-concessions.html](http://www.adm.monash.edu/service-centre/travel-concessions.html).

If you are planning to travel by public transport to uni each day, consider buying a weekly or monthly ticket – it will save you money. From 2009 you can save a further five per cent by pre-purchasing tickets online. A weekly ticket also allows travel in all zones on Saturday and Sunday, regardless of the zone(s) shown on the ticket.

For further information, visit the website at [www.metlinkmelbourne.com.au/fares\\_tickets/metropolitan\\_fares\\_and\\_tickets](http://www.metlinkmelbourne.com.au/fares_tickets/metropolitan_fares_and_tickets).

### **Air travel concessions**

Air travel concessions are available for full-time students (who hold an international youth and travel card) from some airlines. Applications are available at airline offices or student travel offices.

### **International travel cards**

International youth and travel cards (entitling students to concessions overseas and in Australia) are available from STA travel branches. These cards can be authorised at Student Service Centres. For further information, contact the Clayton STA office on +61 3 9905 3128.

## **Intercampus shuttle buses**

Intercampus shuttle buses operate between Clayton-Berwick, Clayton-Caulfield, Clayton-Peninsula. Other services may be available in 2009. Pick up a timetable at the Information Desk in the Campus Centre on Clayton campus, or visit the Monash Metro website at [www.monash.edu/campuses/metro](http://www.monash.edu/campuses/metro).

Your student ID must be presented on request.

## **Parking on campus\***

At Berwick, Clayton and Peninsula, students living in Monash Residential Services accommodation receive a residential parking permit which allows them to park free at their residence. In most cases, as these residences are within walking distance of campus, this will mean there is no need to pay for any additional on-campus parking.

For all campus parking information visit [www.adm.monash.edu/facserv/info/parking](http://www.adm.monash.edu/facserv/info/parking).

### **Berwick**

Blue parking permits for Berwick campus cost \$150 in 2008, or there is limited ticket machine parking for \$5.50 per day.

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\* All fees quoted in this section relate to 2008.

## **Caulfield**

Blue permits cost about \$290 in 2008. At Caulfield campus, a user-pays, multi-level car park is available on campus for students. Costs range from \$3.30 for two hours to \$13.50 for all-day parking.

Ticket machine parking from one to five hours is available in the surrounding streets, but this can be expensive and spaces are extremely limited. Metered parking is also available off-campus at the nearby racecourse.

## **Clayton**

If you're driving to the Clayton campus, parking is available either in blue permit areas, in metered parking areas or in limited free parking areas close to the campus.

Permits cost about \$290 in 2008 and enable you to park in blue permit areas around the main campus buildings. There is also hourly and daily metered parking available around the campus, but this is a more expensive option and spaces are limited in some areas.

Designated areas are available for free motorbike parking. Pick up a campus map for the exact location of these areas, otherwise you could be fined.

## **Gippsland**

Parking is free at Gippsland campus.

## **Parkville**

There is no on-campus parking for students at the Parkville campus. Free all-day parking is available nearby at the Melbourne Zoo and free five-hour parking is available on Royal Parade.

## **Peninsula**

At Peninsula, blue parking permits are available. These cost \$150 in 2008. There is also limited hourly and daily ticket machine parking but spaces are limited.

## **Cross-campus parking permits**

Special parking permits are available if you are studying on Clayton campus and also Peninsula or Berwick. Contact your main campus for more information.

## **Carpooling**

Carpooling options are available at some campuses, which will enable you to share fuel and parking costs. A free parking area is provided at Clayton campus within the blue permit zones for those who choose to carpool. Contact the Monash Student Association for further information.

# Health

## Medicare card

Medicare cards are available to all Australian citizens and permanent residents and New Zealand citizens. A Medicare card enables you to see a doctor without having to pay, as long as the service or doctor offers a bulk-billing service. If the doctor does not bulk-bill, you can still use your Medicare card but will have to pay part of the cost up front yourself. A health service offering bulk-billing is available on some Monash campuses. For information, visit [www.hub.monash.edu/uhs](http://www.hub.monash.edu/uhs).

To apply for a Medicare card, visit your local Medicare office, contact 13 20 11 or see [www.medicare.gov.au](http://www.medicare.gov.au).

## Health Care Card

Most Australian tertiary students are eligible for a Centrelink Health Care Card. The cards are issued by Centrelink, and eligibility is based purely on an income test over an eight-week period prior to applying. Applications are available from your nearest campus Hub, Centrelink office or [www.centrelink.gov.au](http://www.centrelink.gov.au).

A Health Care Card generally entitles you to:

- discounts on certain prescription medicines
- subsidised dental and optical treatment
- free ambulance/air ambulance travel in an emergency or if recommended by a medical practitioner
- discounts on gas and electricity bills from May to November
- a discounted car registration (one vehicle per card and you are still liable for third-party insurance)
- concession fares on public transport.

For a guide to cards eligible in Victoria visit [www.cyf.vic.gov.au/concessions](http://www.cyf.vic.gov.au/concessions).

## Overseas Students Health Cover (OSHC)

It is a condition of the student visa that all international students must take out OSHC and maintain it for the duration of their stay in Australia. All commencing international students must pay OSHC to the university, which arranges cover with WorldCare Assist. This payment must be made to cover the length of the visa (ie single premium x 3 year visa = \$997).

For further information, see 'Destination Monash: Handbook for International Students' available from the Hub on each campus or visit the website at [www.monash.edu/fees/oshc.html](http://www.monash.edu/fees/oshc.html).

# Establishing an income

## Work

The main source of income for many students comes from part-time employment. Working around 8–10 hours per week is ideal, but if you find you need to work more hours, consider reducing your study workload. You will need to discuss this with your faculty office and also consider whether this will affect your eligibility for Centrelink payments.

If you are interested in finding out about employment opportunities, the Monash Employment and Career Development service can assist you with:

- employment options – casual, tutoring, part-time or permanent
- hints and tips on improving your employability
- employer information sessions
- campus recruitment for final-year students
- careers information and counselling.

Visit [www.careers.monash.edu](http://www.careers.monash.edu) for information and links to Career Gateway (an online job database).

## International students

International students visas allow you to work up to 20 hours per week during semester and full-time during the academic breaks.

## Government benefits

### Centrelink

The following is a general guide to Centrelink payments available for domestic students. Full details of these and other benefits and schemes are outlined below and are available from Centrelink on 13 24 90 or at [www.centrelink.gov.au](http://www.centrelink.gov.au).

Financial assistance is available for study via means-tested schemes such as Youth Allowance, ABSTUDY and Austudy. Higher degree by research (HDR) students, such as masters and PhD candidates, are not eligible for Youth Allowance and Austudy. However, if the first year of a masters course is equivalent to a graduate diploma, in some cases payment may be received for this period.

Allowances are usually paid fortnightly during the period of eligibility. A two-year waiting period applies to new permanent residents (including those from New Zealand) before being eligible to apply. Exceptions include refugees and students who are eligible for the homeless rate.

<i>Age categories</i>	<i>Centrelink payment</i>	<i>Eligibility to apply</i>
Under 21 years	Youth Allowance	Studying full-time or studying part-time and looking for work
	ABSTUDY	Aboriginal or Torres Strait Islander studying full-time or part-time
21 to 24 years	Youth Allowance	Studying full-time
	Newstart Allowance	Studying part-time and looking for work
	ABSTUDY	Aboriginal or Torres Strait Islander studying full-time or part-time
25 years and over	Youth Allowance	Continuing a course full-time for which you received the Youth Allowance before you turned 25
	Austudy payment	Studying full-time or studying part-time with concessional workload
	ABSTUDY	Aboriginal or Torres Strait Islander studying full-time or part-time

## Centrelink call centre numbers

- Youth Allowance – 13 24 90
- Austudy – 13 24 90
- ABSTUDY – 13 23 17
- Newstart – 13 28 50
- Centrelink appointments – 13 10 21

## Main types of benefits

### Youth Allowance

The Youth Allowance scheme applies to full-time (75 per cent or above study load) and part-time students under the age of 21, and full-time students up to the age of 25. Eligibility is based on the parents' financial situation, unless a student is classified as belonging to one of the independent categories.

If your parents' income or assets prevent you from receiving Youth Allowance, deferring your place or taking leave of absence to work under independent status may be a sensible strategy for achieving eligibility – contact a Hub student adviser for more information. If you receive Youth Allowance, you may also be entitled to Rent Assistance or the Advance Payment and Fares Allowance and to use the Student Income Bank (see below).

### Austudy

The Austudy Payment is a scheme for students aged 25 years or more. All recipients are considered independent.

Eligibility is determined on the basis of citizenship, personal and partner income and assets tests, as well as previous study completed and current workload. If you receive the Austudy Payment, you may also be entitled to receive the Advance Payment and Fares Allowance and to use the Student Income Bank (see below).

## ABSTUDY

ABSTUDY is available to Aboriginal and Torres Strait Islander students.

Payment amounts depend on:

- whether you are studying full-time or part-time
- what course you are studying
- your age
- whether you need to live away from home
- whether you are considered independent or dependent under ABSTUDY
- how much you and your partner or your parents/guardians earn.

If you are an ABSTUDY recipient, you may be entitled to Rent Assistance and Fares Allowance and to use the Student Income Bank (see below).

Further details are also available from the Monash University Centre for Australian Indigenous Studies (CAIS) at [www.arts.monash.edu/cais](http://www.arts.monash.edu/cais).

### Newstart

The Newstart Allowance is designed to help people looking for work. Part-time students (over 21 years old) may be eligible. Full-time students are not eligible. This is not a living allowance for students, and Centrelink needs to be satisfied that you are looking for work. Further information is also available from a student adviser.

### Additional benefit payments

#### Pensioner Education Supplement (PES) and Education Entry Payment

Students receiving a Centrelink pension and who are studying are eligible to apply for a pension supplement each fortnight during teaching periods and a one-off taxable education entry payment of \$208. The PES amount depends on workload, and the maximum payment amount is \$62.40 per fortnight.

#### Rent Assistance

Rent Assistance is available for Youth Allowance and ABSTUDY recipients living away from home. Students must be eligible for at least some living allowance to receive Rent Assistance. How much you receive depends on the amount of rent you pay and whether you live alone or share with others.

#### Fares Allowance

Students eligible for the away-from-home rate due to distance and/or travelling time can receive a Fares Allowance. This can include students undertaking placements that require them to live away from home. It partly covers a single fare from the parental home to the tertiary institution at the start of the course and a single fare to return home at the end of the year. One return journey during the year is also allowed if the course is longer than six months.

#### Advance Payment

If you are receiving a government allowance, you may be eligible to get a lump sum advance of between \$250 and \$500 from your future payments, depending on how much you usually get paid fortnightly. The advance is repaid by automatic deductions

from the next 13 fortnightly payments. To be eligible, you must have received one of the above Centrelink allowances for at least three months and continue to receive it for the entire period of repayment. An advance payment can only be paid once in any 12-month period.

## Student Income Bank

The Income Bank is available to full-time students Youth Allowance, Austudy or ABSTUDY. It is not an actual bank account but a hypothetical balance. Recipients of other Centrelink benefits may be eligible for the 'Working credit' scheme (contact Centrelink for more details).

When your Centrelink payments begin, the balance of your Income Bank is zero. If you earn less from your job than the extra income limit (currently around \$236 per fortnight), your hypothetical balance is increased by the difference between \$236 and how much you earn. For example, if your job pays \$200 in a fortnight, it does not affect your payment and \$36 is added to your Income Bank balance (the maximum balance cannot exceed \$6000). If you earn over \$236 in a fortnight, the extra earnings are deducted from your income bank balance.

This is particularly useful during semester break, as you can work a greater number of hours without your payments being adjusted. Your fortnightly payment won't be affected by your additional income until your balance becomes zero again, when the normal personal income test rules apply.

## Bond Loan Scheme for rental assistance

The Office of Housing within the Victorian Department of Human Services provides assistance for people who may struggle to afford bond payments. You need to satisfy a number of criteria to be eligible, including an income and assets test.

The scheme provides interest-free loans that can be used to cover the cost of the bond. These loans are only for bonds and cannot be used for rent in advance or moving costs. The loan must be repaid at the end of your tenancy. If some of the bond is withheld because of unpaid rent or damages, you are still required to repay the full amount of the loan. You can only apply for a Bond Loan before you have paid any bond money – you cannot be reimbursed for a bond already paid.

For information and application details, visit the Hub on your campus or contact:

- Tenants Union of Victoria, telephone +61 3 9416 2577.
- Office of Housing, telephone +61 3 8341 8200, or visit [www.housing.vic.gov.au/about-us/contact-us](http://www.housing.vic.gov.au/about-us/contact-us) to locate a regional office near you.

## Scholarships and bursaries

You may be eligible for a university scholarships or bursaries. These are highly competitive, but there are a large number of awards available if you meet the criteria for selection. For details, refer to the Coursework Scholarships website at [www.adm.monash.edu/scholarships](http://www.adm.monash.edu/scholarships) and the Monash Research Graduate School website at [www.mrgs.monash.edu/scholarships](http://www.mrgs.monash.edu/scholarships).

# Managing your money

## Planning and budgeting

If you are having difficulty managing your finances, preparing a budget can help bring things under control.

A budget is simply an effective way of organising your money so you can see how much money is coming in and how much is going out – and then planning your spending carefully. Many people think preparing a budget is complicated, but it can be very simple – and knowing how to control your finances is an invaluable life skill.

One reason budgets can fail is because people don't plan for one-off expenses. When working out how much you spend, it is easy to remember recurring expenses such as weekly travel expenses and monthly rent, but it is essential not to forget annual costs such as course fees and car registration and insurance. You also need to allow for unexpected costs such as car maintenance and to regularly put money aside in a fund for emergencies.

## Deciding if you need a budget

- Are you constantly borrowing money from friends or relatives?
- Do you usually pay your bills late?
- Are you using more and more of your income to repay debts?
- Does your money run out before you're due to get paid again?
- Are you paying the minimum amount on your loans or credit cards each month?
- Are you at or over the limit on your credit cards?
- Have you put off visiting the dentist, filling a prescription or purchasing an important book because you can't afford it?
- Are you unsure how much money you owe?

If you answered 'yes' to any of the questions, you need a budget. If you answered 'yes' to more than two of the questions, serious money management is essential.

## Before you start

Try to keep track of your expenses for several weeks before preparing a budget. If you have a partner or spouse, decide whether you will include costs incurred and income received by both of you.

Write down all your costs, and at the end of the period divide the costs into categories (food, housing, transport etc) and add them up. Don't forget to allow for expenses such as gym memberships, entertainment and other social and recreational activities.

The results will give you an indication of where your money is going.

# Preparing your budget

When you have a clearer idea of your likely costs and income, you can begin filling in the budget table on the following pages.

Think carefully about the amounts you enter into the table – it is better to overestimate your costs slightly and have money left over at the end of the month than to run out unexpectedly.

## Hints for completing the budget table

### Expenditure

- When estimating your expenses, put down a slightly higher figure to account for price increases.
- Write the amounts in the box for the appropriate period – if you pay board on a weekly basis, for example, write in your board amount in the ‘weekly’ column.
- It may be appropriate to include expenditure amounts in more than one column – for example if you own a car, you might write in registration and insurance costs in the yearly column, average maintenance costs in the monthly column and petrol costs in the weekly column.
- If you have any debts or loans, only include the amount you expect to repay during the year.
- If your utilities (electricity, telephone or gas etc) are billed quarterly or bi-monthly, recalculate the amount as a monthly cost and write it in the monthly column.
- Add up the costs for each column (total A) and multiply by the appropriate number of weeks, to arrive at a total yearly amount (total B). Then add all the total B boxes to calculate your total expenditure.

### Income

- You should estimate your weekly income amounts according to the average amount you have already received during the year or expect to receive over the rest of the year.
- If you are paid fortnightly, divide your average fortnightly income by two to calculate a weekly average income amount.
- Remember to take into account any variations expected in your income over the teaching, examination and vacation periods.

## Expenditure table

<i>Cost types</i>	<i>Weekly</i>	<i>Fortnightly</i>	<i>Monthly</i>	<i>Yearly</i>
<b>Household</b>				
Rent or board				
Bond				
Other establishment costs (including insurance)				
Furniture				
Household contribution (food etc)				
Utilities (electricity, gas, telephone)				
<b>Transport</b>				
Public transport (fares, concession cards)				
Car costs (petrol, maintenance, insurance, registration)				
<b>Other living costs</b>				
Weekly spending money (lunches and entertainment)				
Recreation (gym and sporting club memberships)				
Medical, dental and optical (including any insurance)				
Miscellaneous (ie clothing, haircuts, toiletries, cosmetics, gifts)				
Loan or debt repayments due this year				
<b>Study costs</b>				
Course-related books and equipment (including prac/fieldwork costs)				
Computer/internet				
Course fees (if applicable)				
HECS or CSP fees (if making upfront payments)				
	=	=	=	=
<b>Total A</b>	\$	\$	\$	\$
Multiply by number of weeks	x 52	x 26	x 12	x 1
<b>Total B</b>	\$	\$	\$	\$
<b>Add together all the amounts in total B boxes</b>	Total annual expenditure			\$

(Income table on next page)

## Income table

<i>Weekly amounts</i>	<i>\$ average per week</i>	<i>Number of weeks worked</i>	<i>Totals for periods</i>
<b>Employment income – A</b>			
January and February (vacation or summer semester)		x	= \$
March to May (semester one)		x	= \$
June and July (semester break)		x	= \$
August to October (semester two)		x	= \$
November and December (vacation or summer semester)		x	= \$
<b>Total employment income – A</b>			\$
<b>Other weekly income (where applicable) – B</b>			
Youth Allowance, Austudy, ABSTUDY			
Newstart Allowance			
Scholarship			
Partner's income			
Parental allowance			
Government parenting allowance			
Government pension and or supplement			
Miscellaneous			
<b>Total other income – B</b>		x 52	= \$
<b>Yearly amounts</b>			
	<b>\$ per year</b>		
<b>Lump sums – C</b>			
Savings (at start of year)			
Parental allowance			
Bank interest etc			
Taxation refund			
<b>Total lump sum income – C</b>			\$
<b>Total of A, B and C above</b>	<b>= Total annual income</b>		\$
<b>Transfer total expenditure from previous page</b>	<b>– Total annual expenditure</b>		\$
<b>Total income less total expenditure</b>	<b>= Surplus or deficit</b>		\$

## If your budget doesn't balance

If you see you have a shortfall in funds, you will need to revise your budget either by decreasing your expenditure or increasing your income with additional work or loans etc. You will need to review your progress continually until you're happy with your financial situation.

## Tips for reducing your spending

- Establish 'low-spending periods' when you limit your travel (walk where possible), borrow videos from one of the campus libraries, find out how cheaply you can make a good meal at home, and find entertainment such as free galleries and concerts.
- Make your lunch instead of buying it.
- Cook meals at home and, when making dinner, make enough so there are leftovers for your lunch the next day.
- Think of your costs in terms of 'wants' and 'needs'. If you are short of cash, cut back on some of those that can be classified as a want (luxury).
- Think about carpooling to ease petrol and parking costs.
- Get involved with clubs and societies – it's a great way to enjoy inexpensive activities.
- Shop for clothes and other items at markets, factory outlets and opportunity shops.
- Shop for groceries at markets, wholesalers and discount supermarkets.
- If you need furniture, check out opportunity shops, garage sales, the *Trading Post* (published each Thursday, and online at [www.tradingpost.com.au](http://www.tradingpost.com.au)), on-campus notice boards or the online Monash Marketplace (via your my.monash portal), where students often advertise household and other items.

## Saving

You need to aim to spend less than you earn each week, which can be hard to do unless you set your mind to it. Saving a small (or hopefully large) amount each week allows you to put money aside for unexpected costs that could otherwise blow your budget.

If you can save at least 10 per cent of what you earn, you will soon have a large savings account. For example, if you earn \$400 a week and save \$40 each week, you will have \$2000 by the end of the year – enough for a holiday.

You can also make your money work for you. Look around for special offers from financial organisations and banks that do not charge fees to students.

Other banks offer incentives for keeping your money with them, but make sure you look for hidden costs, or you may end up having to pay the bank more than your money earns. Some savings accounts reward you for not taking out money, which helps you save. If you find it difficult to save, open an extra account where you cannot draw money for a fixed period. Talk to a student adviser about what is best for you.

# Concessions and discounts

## Health Care Card

Refer to the 'Health' section of this guide.

## Student card

Your student card entitles you to many discounts or benefits such as reduced entry to movies, museums and art galleries. Keep your card handy and always ask if there are discounts available for students when shopping for goods and services – you may be well rewarded.

# Taxation

Don't forget to keep an eye on your taxation responsibilities – it is easy to forget about tax if you're not careful. If you need to lodge a tax return, it must be done by 31 October, but it can be done as soon as you receive your payment summary from your employer.

You will need to lodge a tax return if:

- your income has exceeded \$6000 (the current tax-free threshold) in the last financial year
- your taxable income was less than \$6000 but you paid tax (you will obtain a refund)
- your taxable income was less than \$6000 and you are a non-resident of Australia.

Students who are both working and receiving government assistance may be required to pay extra tax at the end of the financial year unless they inform either their employer or Centrelink, one of which will make provision to have the appropriate amount of tax deducted. Contact a student adviser for assistance or visit [www.ato.gov.au](http://www.ato.gov.au).

## International students

Any non-resident of Australia who earns \$1 or more in the financial year must lodge a tax return. Non-residents are not eligible for the tax-free threshold. However, if you are studying a course in Australia of greater duration than six months, you are treated as a resident for taxation purposes. You will need a tax file number in order to lodge a tax return. You can apply for a tax file number via the web at [www.ato.gov.au](http://www.ato.gov.au).

# Avoiding debt

## Credit cards

Credit cards, if used carefully, can be a useful part of managing your finances. However, if credit card debt is allowed to accumulate, it can rapidly get out of control due to the high interest rates charged. Look for cards that don't charge annual fees.

## Mobile phones

While there are many benefits to owning a mobile phone, it is important to remember how expensive the bills can be.

Keep your phone usage as low as possible, and check with your provider that you have the plan that best suits your circumstances. If you find your monthly bill too expensive, consider switching plans or using a pre-paid phone or SIM card, which allows you to keep a closer track of your costs.

## Avoiding scams and traps

When you are involved in your studies and don't have enough time to work much, opportunities that seem to allow you to make money easily will be tempting. Remember that if something seems too good to be true, it probably is.

'Stuff' magazine, which can be downloaded from the Consumer Affairs Victoria website at [www.consumer.vic.gov.au](http://www.consumer.vic.gov.au), provides advice on avoiding scams, internet security and general consumer rights.

You can also visit Consumer Affairs Victoria for advice and information on a range of consumer issues, such as buying a car, mobile phones, renting and shopping rights.

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# Getting financial help

Hub student advisers are available at each Australian campus to provide you with general guidance and information. The advisers are sensitive to the embarrassment that financial difficulties can sometimes cause, and interviews are strictly confidential. If need be, the advisers can also assist you with referral to other services. A list of contact details for each campus is found at the back of this guide.

Services include:

- general financial guidance including how to do a budget and manage your money
- advice on the application process for government assistance
- advice on applying for a university's student loan or grant.

## Student loans

A loans scheme is available to help students meet unexpected costs. You are encouraged to discuss your situation with a Hub student adviser before applying for a student loan.

Student loans should not be viewed as a regular subsidy or be included as an expected part of your budget. Loans will be considered in cases where current financial difficulties might jeopardise your ability to continue with your studies. Any legitimate study-related expense may be considered, although the scheme does not cover course fees, HECS or CSP liability, or any type of visa charges for international students.

## Short-term loans

These loans are mainly designed to help cover large, one-off expenses and emergencies. A repayment schedule is negotiated with the student adviser. Short-term loans are for up to \$500, for a maximum of six months. No interest is charged and no guarantor is required.

## Long-term loans

Long-term loans are available for a wide range of study related expenses such as accommodation, books, computers, cars and overseas study. Legitimate expenses that indicate the student's continued study is in jeopardy will also be considered.

The loans are for amounts up to \$3000, for a maximum of 12 months. No interest is charged but a guarantor is required.

A repayment schedule is negotiated with the student financial adviser, with any balance repayable in full once the student finishes the course or ceases to be enrolled at the university.

## Bank loans

Bank loans can help in the short term, but the repayment requirements could be onerous. It is a good idea to talk to a student financial adviser for advice on loans available through the university before you apply for a bank loan.

## Legal advice

Legal advice is available to help students with any unexpected problems that arise. Contact your student association for how you can access legal advice or see below.

### Clayton

The Monash-Oakleigh Legal Service is operated by the Faculty of Law at 60 Beddoe Avenue (just outside the south-western corner of the Clayton campus). It provides legal advice and assistance to students, staff and the general community, handles cases and arranges representation in court and at tribunals. The service is free to those who cannot afford to pay for legal assistance, but legal representation by a barrister must be paid for unless Legal Aid is granted.

Appointments are necessary and can be made in person or by telephoning +61 3 9905 4336 on Mondays to Fridays from 9 am to 1 pm and from 2 pm to 5 pm. Client interviews are conducted on some days and evenings.

### Victorian Legal Aid

Free legal advice can also be provided through the Victorian Government Legal Aid service. For details visit [www.legalaid.vic.gov.au](http://www.legalaid.vic.gov.au).

## Indigenous student support

The Centre for Australian Indigenous Studies (CAIS) at Monash offers support to Australian Indigenous students enrolled in all courses on all campuses of the university.

All requests for assistance are strictly confidential and dealt with by a trained Indigenous liaison officer. Support includes information about scholarships and bursaries and assistance with applications for Centrelink (ABSTUDY) payments, as well as a range of other support services.

Students are encouraged to contact the CAIS Indigenous student support coordinator to discuss their requirements.

For further information, visit the website at [www.arts.monash.edu/cais](http://www.arts.monash.edu/cais).

## Student associations

The student associations on your campus or for your student group often have welfare programs for students. For further information, contact your student association by visiting [www.monash.edu/students/associations/student.html](http://www.monash.edu/students/associations/student.html).

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## Contact details

### Financial aid

Financial aid is one of the services offered at your campus Hub. At the Hub you can also access information, advice and support in the areas of chaplaincy, counselling, family and child care, housing, health services, international student visas and renewals, employment and career development, disability liaison, and friendship and mentoring programs.

Details are available at [www.hub.monash.edu](http://www.hub.monash.edu) or drop in or contact your campus Hub (campus details below).

#### Berwick

Building 930  
Telephone: +61 3 9904 7019

#### Caulfield

Building B, level 1  
Telephone: +61 3 9903 2500

#### Clayton

Building 10 (Campus Centre), first floor, (western extension)  
Telephone: +61 3 9905 3156

#### Gippsland

Building 3N, room 103  
Telephone: +61 3 9902 6425 or 5122 6425 (local Gippsland callers)

#### Parkville

Sissons building, ground floor  
Telephone: +61 3 9903 9635

#### Peninsula

A building, ground floor  
Telephone: +61 3 9904 4223

#### South Africa

Student Development  
Campus Centre and Learning Commons building  
Telephone: +27 11 950 4006

### Indigenous student support

Centre for Australian Indigenous Studies  
Level 2, building 55  
(Monash Museum of Art), Clayton  
Telephone +61 3 9905 4200  
[www.arts.monash.edu/cais](http://www.arts.monash.edu/cais)

### Legal advice

#### Monash-Oakleigh Legal Service

60 Beddoe Avenue, Clayton  
Telephone +61 3 9905 4336

#### Victorian Legal Aid

[www.legalaid.vic.gov.au](http://www.legalaid.vic.gov.au)

## Careers and employment

### *Berwick*

Building 901, room G40  
Telephone: +61 3 9904 7019  
or +61 3 9904 7051

### *Caulfield*

Building S, level 3  
Telephone: +61 3 9903 2114

### *Clayton*

Building 10 (Campus Centre), first floor,  
(western extension)  
Telephone: +61 3 9905 3151

### *Gippsland*

Building 3N, room 113  
Telephone: +61 3 9902 7109

### *Parkville*

Sissons building, room G54  
Telephone: +61 3 9903 9635  
Fax: +61 3 9903 9581

### *Peninsula*

Building A, ground floor  
Telephone: +61 3 9904 4223

## Accommodation

### Off-campus

#### *Berwick*

Berwick Residential  
Monash Residential Services  
Building 955  
Telephone: +61 3 9904 7177

#### *Caulfield*

Caulfield Residential  
Monash Residential Services  
Building A, Room 1.29  
Telephone: +61 3 9903 2721

#### *Clayton*

Monash University Community Services  
Campus Centre, first floor (western  
extension)  
Telephone: +61 3 9905 3156

#### *Gippsland*

Monash University Community Services  
Building 3N, room 102  
Telephone: +61 3 5122 6425

#### *Peninsula campus*

Peninsula Residential  
Monash Residential Services  
Building C, level 2  
Telephone: +61 3 9904 4338

### On-campus

#### *Berwick*

Berwick Residential  
Monash Residential Services  
PO Box 1071, Narre Warren, Victoria  
3805, Australia

Telephone: +61 3 9904 7177  
Fax: +61 3 9904 7178

#### *Caulfield*

Caulfield Residential  
Monash Residential Services  
Room A1.29, Caulfield Service Centre  
Monash University, Caulfield Campus  
900 Dandenong Road  
Caulfield East Vic 3145  
Australia

Telephone: +61 3 9903 2737  
Fax: +61 3 9903 1496

#### *Clayton*

Clayton Residential  
Monash Residential Services  
Building 47  
Monash University, Victoria 3800,  
Australia

Telephone: +61 3 9905 6200  
Fax +61 3 9905 6430

## *Gippsland*

Gippsland Residential  
Monash Residential Services  
Monash University  
Gippsland Campus  
Churchill, Victoria 3842,  
Australia

Telephone: +61 3 5122 6236  
Fax: +61 3 5122 6859

## *Peninsula*

Peninsula Residential  
Monash Residential Services  
PO Box 527, Frankston, Victoria 3199,  
Australia

Telephone: +61 3 9904 4338  
Fax: +61 3 9904 4190

## **Student administration**

### **Admissions, Enrolments, Fees, Scholarships and Sponsored students**

Telephone +61 3 9902 6011

### **Student Equity Unit**

Telephone +61 3 9905 5704

### **Disability Liaison Unit**

Building 55, first floor, Clayton campus  
Telephone +61 3 9905 5704  
(for all Victorian campuses)

### **Awards and scholarships**

Coursework Scholarships Unit  
Telephone +61 3 9902 6011

### **Postgraduate research awards**

Monash Research Graduate School  
Building 3D, Clayton campus  
Telephone +61 3 9905 3009

## **Student organisations**

### **Monash Union of Berwick Students (MUBS)**

Telephone +61 3 9904 7133

### **Monash University Student Union (MONSU) Caulfield**

Building S, level 2  
Telephone +61 3 9903 2525

### **Monash Postgraduate Association Inc.**

#### *Caulfield*

Building H, room HB33, basement level  
Telephone +61 3 9903 3197

#### *Clayton*

Building 10 (Campus Centre),  
first floor, room 1.51  
Telephone +61 3 9905 3197

### **Monash Student Association (Clayton)**

Building 10 (Campus Centre), first floor  
Telephone +61 3 9905 3138

### **Mature-Age and Part-time Students Association**

Building 10 (Campus Centre), first floor  
Telephone +61 3 9905 0554

### **Monash University Gippsland Student Union Inc.**

Building 3N  
Telephone +61 3 9902 6248  
or 1800 816 620 (free call)

### **Monash Parkville Students Association**

Scott building  
Telephone +61 3 9903 9608

### **Monash University Student Union Inc (MONSU) Peninsula**

Building U, ground floor  
Telephone +61 3 9904 4217

## **Student service centres**

Telephone +61 3 9902 6011 for all inquiries

### *Berwick*

Building 901, ground floor

### *Caulfield*

A block, ground floor

### *Clayton*

Building 10 (Campus Centre), ground floor

### *Gippsland*

Building 1W, ground floor

### *Parkville*

Sissons building, ground floor

### *Peninsula*

Administration building, McMahons Road

## **Government and community support services**

### **Centrelink**

Youth Allowance and Austudy Payment

Telephone 13 24 90

[www.centrelink.gov.au](http://www.centrelink.gov.au)

### **ABSTUDY**

Telephone 132317

[www.centrelink.gov.au](http://www.centrelink.gov.au)

### **Consumer Affairs Victoria**

Credit, tenancy and consumer inquiries

Telephone 1300 558 181

[www.consumer.vic.gov.au](http://www.consumer.vic.gov.au)

### **Gambler's Help**

Telephone 1800 858 858

[www.problemgambling.vic.gov.au](http://www.problemgambling.vic.gov.au)

### **Lifeline**

Telephone 131114

[www.lifeline.org.au](http://www.lifeline.org.au)

## **Office of Housing**

Department of Human Services

Telephone 1300 650 172 or

+61 3 9096 0000

[www.dhs.vic.gov.au/housing](http://www.dhs.vic.gov.au/housing)

## **Tenancy advice**

Tenants Union of Victoria

Telephone +61 3 9416 2577

[www.tuv.org.au](http://www.tuv.org.au)



**Monash University  
Berwick campus**

Clyde Road  
Berwick, Victoria 3806  
Australia

Telephone +61 3 9902 6000  
Fax +61 3 9904 7001

[www.monash.edu.au/campuses/berwick](http://www.monash.edu.au/campuses/berwick)

**Monash University  
Caulfield campus**

900 Dandenong Road  
Caulfield East, Victoria 3145  
Australia

Telephone +61 3 9903 2000  
Fax +61 3 9903 2400

[www.monash.edu.au/campuses/caulfield](http://www.monash.edu.au/campuses/caulfield)

**Monash University  
Clayton campus**

Wellington Road  
Clayton, Victoria 3800  
Australia

Telephone +61 3 9902 6000  
Fax +61 3 9905 4007

[www.monash.edu.au/campuses/clayton](http://www.monash.edu.au/campuses/clayton)

**Monash University  
Gippsland campus**

Northways Road  
Churchill, Victoria 3842  
Australia

Telephone +61 3 9902 6000  
Fax +61 3 9902 6300

[www.monash.edu.au/campuses/gippsland](http://www.monash.edu.au/campuses/gippsland)

**Monash University  
Parkville campus**

381 Royal Parade  
Parkville, Victoria 3052  
Australia

Telephone +61 3 9902 6000  
Fax +61 3 9903 9581

[www.monash.edu.au/campuses/parkville](http://www.monash.edu.au/campuses/parkville)

**Monash University  
Peninsula campus**

McMahons Road  
Frankston, Victoria 3199  
Australia

Telephone +61 3 9902 6000  
Fax +61 3 9904 4190

[www.monash.edu.au/campuses/peninsula](http://www.monash.edu.au/campuses/peninsula)

**Monash South Africa campus**

144 Peter Road  
Ruimsig, Roodepoort 1725  
South Africa

IDD +27 11 950 4000  
Fax +27 11 950 4004

[www.monash.ac.za](http://www.monash.ac.za)

**Monash University  
Sunway campus**

Jalan Lagoon Selatan  
46150, Bandar Sunway  
Petaling Jaya  
Selangor, Malaysia

IDD +60 3 5514 6000  
Fax +60 3 5514 6002

[www.monash.edu.my](http://www.monash.edu.my)

CRICOS provider:  
Monash University 00008C