Thinking about university? Consider the following...

Your residency status

- If you were born in Australia to New Zealand parents, and have lived most of your life in Australia, you become an Australian citizen at age 10.
- If you moved to Australia before 2001 then your family is likely to be eligible to apply for Australian citizenship.
- If you arrived after February 2001 then it is more difficult to become an Australian citizen as you need to be a Permanent Resident first.

If any of these scenarios sound like you, or you are unsure of your status, seek advice from Department of Immigration and Border Protection. If you do qualify for Citizenship or Permanent Residency apply as early as possible (as these processes take time).

Visit [www.border.gov.au](http://www.border.gov.au) or call 131 881

Financial help to study

New Zealand citizens are entitled to a Commonwealth supported place at uni – this means you pay the same fees as Australian Citizens to study. However, to qualify for HECS-HELP (a student loan from the Government) you need to meet certain criteria.

Qualifying for HECS-HELP

If you hold a New Zealand Special Category Visa (SCV) you will be able to access HELP loans, providing you:

- first entered Australia as a dependent child aged under 18 years of age;
- have lived in Australia for at least 10 years at the time of application for the loan, and have been in Australia for at least:
  - eight out of the past 10 years, and
  - 18 months out of the last two years; and
- are otherwise eligible for the loan; and
- provide proof of residency documents by early in your first semester. This may involve requesting an International Movement Record from the Department of Immigration and Border Protection which can take time to get.
I'm one of 10 children; I was born in Apia, and spent most of my childhood in South Auckland before moving to Brisbane in 2004.

I wasn’t encouraged to do OP subjects, but wanted to prove that I could be a high achiever and follow my dreams. I believed in myself and finished school with an OP 9.

As a New Zealand citizen I don’t qualify for HECS-HELP (student loan). I get a QUT Equity Scholarship which helps towards my fees and my Dad also helps out financially.

Everyone at QUT is so friendly – I enjoy interacting with other Pasifika students and feel as though I belong here.

PENI TUKUAOGA
Education student

Don’t qualify for HECS-HELP?
University fees need to be paid up-front at the start of each semester, costs will vary depending on your course and institution. Visit: www.student.qut.edu.au/fees-and-finances/study-costs

Finance your study at QUT
Apply for the Educational Access Scheme (EAS) via QTAC
EAS Category 1 (financial hardship) provides a 3 OP or 6 Rank bonus for students from low-income backgrounds and a guaranteed $3500 Equity scholarship for QUT students. Visit www.qut.edu.au/study/educational-access-scheme

Apply for QUT Equity Scholarships
Equity Scholarships are awarded on the basis of financial need and range from $1500 to $7500 a year. Visit www.qut.edu.au/equity-scholarships

Study part-time while you work
University fees will be lower and you will be able to work to earn the money to cover your costs.

Inquire about Centrelink Assistance
Australian Permanent Residents who’ve held the status for two or more years may be eligible for financial assistance from Centrelink (e.g. Youth Allowance, Austudy). After 10 years, NZ citizens have short-term access to Centrelink support. Visit www.centrelink.gov.au

I’m a NZ citizen so I don’t qualify for many benefits here in Australia. My biggest challenge has always been finances. I’ve been raised by a single mum who has always been my rock, motivation and biggest supporter.

When I got to QUT I received an Equity Scholarship which helped ease the financial burden that comes with uni. I was able to buy all the textbooks that I needed for this semester and a desk for my studies at home.

Graduating from uni would be a huge milestone! It’s a goal I’m eager to reach and it’s a goal I’m now able to accomplish. Why? Because ever since the government passed the laws allowing NZ citizens with Special Category Visas (SCV) who meet the eligibility criteria, I am now able to defer my fees and not pay up-front. Which releases that huge financial burden and allows me to focus on my studies and not have to constantly worry.

I’m truly blessed to be where I am right now and immensely grateful to those who helped me get this far.

MUAVA TEMITA
Law and justice student