

## Finances

Planning ahead is essential for exchange. It is advisable to start saving as early as possible. Due to visa restrictions it is unlikely that you will be able to undertake paid employment while on exchange. You should prepare a budget appropriate to the country that you plan to study in. Remember that some countries are more expensive than others, if you are on a tight budget it may pay to rethink your chosen destination. Many host institution websites provide information regarding basic costs for students studying on exchange. You should also keep an eye on the exchange rate, as costs will vary depending on the strength of the Australian dollar. There are many websites providing easy to use currency converters ([opens in a new window](#)).

### Major expenses to consider

- Airfare (round-trip)
- Accommodation
- Food
- Local transportation
- Health / travel insurance
- Entertainment costs

### Student exchange international travel grants

**All UniSA students who are approved for the exchange program are eligible for a travel grant\*. Please note if you participate in a second exchange you are not eligible to receive a subsequent grant.**

#### Travel grant amounts

|   |     |         |
|---|-----|---------|
| Full semester exchange (minimum 13.5 units of credit) or Hawke Ambassador program                                   | AUD | \$2,500 |
| Full semester exchange to Nagoya University of Foreign Studies (Japan) - scholarship recipients of monthly stipends | AUD | \$1,800 |
| Short term international study or placement (minimum 4.5 units of credit required)                                  | AUD | \$1,000 |
| International Study Tour (minimum 4.5 units of credit required)   | AUD | \$1,000 |

*\* Please note - UniSA staff members that also study at UniSA may not receive a tax free scholarship for an international exchange. Our office advises that you seek independent tax advice on this issue.*

## Scholarships

In addition to the UniSA Travel Grant there may be other scholarships that you may be eligible for. Some of these are listed below (please note the following links in the scholarship document will open links in a new browser window). You should also check for other scholarships on the UniSA scholarships [announcements](#) page.

### Business Scholarships

The Division of Business offers [Student Mobility Scholarships](#) for students undertaking undergraduate and postgraduate coursework business programs at UniSA. Scholarships are available for students going out on exchange in Study Period 2 or Study Period 5.

### Endeavour Scholarships

UniSA International offers additional scholarships known as Endeavour Scholarships via funding from the Australian Government. These opportunities are available to Australian citizens only and will be advertised as they arise via the exchange website, Facebook and email announcements.

### Germany - DAAD Scholarships

[DAAD Scholarships](#) (German Academic Exchange Service)

### Germany - Baden-Wurttemberg Scholarships

The Baden-Wurttemberg Scholarship, is a scholarship that may be awarded by one of the German universities located in the German state of Baden-Wrttemberg ([Nurtingen Geislingen](#) University). If you apply to participate in an exchange at [Nurtingen Geislingen](#), you can also submit an application for the scholarship which is a monthly stipend for you to use towards living expenses. Please contact the [exchange team](#) for more information on this scholarship.

### Japan - JASSO Scholarships

Please contact the [exchange team](#) for more information on these scholarships.

### Japan - Nagoya University of Foreign Studies Stipends

Students selected for an exchange to [Nagoya University of Foreign Studies](#) are eligible to receive a stipend for the duration of their stay. For more information please contact [Janene Pellarin](#)

### Sweden - Linkoping University

[Linkoping University](#) offers three scholarships for UniSA students (from the [Division of Information, Technology, Engineering and the Environment](#)) wishing to study in the Faculty of Technology. Each student will receive a AUD \$5,000 scholarship for use towards their exchange at Linkoping. For more information please contact the [exchange team](#).

### ISS Facility Services International Experience Grant - Available in Study Period 5 only

One grant of AUD \$5,000 will be awarded to a business student. The student must be an undergraduate student enrolled full-time in the School of Commerce, School of Management or School of Marketing.

**Other:**[The Malaysia Australia Colombo Plan Commemoration \(MACC\) Scholarships](#)

Visit the Malaysian Australian Alumni Council website for details.

[Gabinohome](#) is a search engine, which allows students to look for lodging in Europe and abroad for free.

**OS-HELP**

OS-HELP is Commonwealth funded loan scheme which provides financial assistance for eligible Commonwealth supported students who are normally based in Australia to undertake part of their study overseas. Students may receive up to \$5523 (adjusted annually) per six-month study period for one or two overseas study periods. UniSA will set a minimum loan amount each year (currently \$2000). OS-HELP may be available for students studying and enrolled at an institution for a short term exchange.

To be eligible for OS-HELP you must:

- be an Australian citizen or the holder of a permanent humanitarian visa
- not have received OS-HELP on more than one other occasion
- be enrolled in an undergraduate program of study at UniSA
- have already completed at least 1 EFTSL (Equivalent Full-time Study Load) of study that counts towards your program of study as a Commonwealth Supported student, HECS student, or merit based equity scholarship holder
- be enrolled in full-time study with an overseas higher education institution and be outside Australia while undertaking the study
- have your overseas study count as credit towards the program that you are enrolled in with UniSA
- still have at least 0.5 EFTSL of study yet to complete in your program of study on return from your overseas study
- have, and provide to UniSA, a valid Tax File Number (TFN)
- not have been granted an OS-HELP loan by another provider for an overlapping six month study period
- complete and sign a request for Commonwealth assistance
- complete, sign and lodge an OS-HELP debt confirmation form

**Please note:**

- students cannot receive an OS-HELP loan for the first year (equivalent full-time) of their program of study and must have half a year of study (equivalent full-time) to complete on their return from overseas.
- the overseas study undertaken must count as credit towards the program of study at UniSA

- students undertaking their whole program outside Australia are not eligible for OS-HELP
- OS-HELP is available for study periods of less than six months but students cannot receive an OS-HELP loan more than once for a given six month period
- students may only receive a maximum of two OS-HELP loans
- students apply to UniSA for an OS-HELP loan and the University assesses applications against the relevant eligibility criteria
- OS-HELP debts are added to a person's accumulated HELP debt (which includes any HECS or HECS-HELP debts). HELP debts are repaid through the tax system when the person's income exceeds the minimum repayment threshold
- OS-HELP debts are indexed each year by movements in the Consumer Price Index (CPI) to maintain their real value, but are otherwise interest free
- the OS-HELP loan scheme is **not** connected to the UniSA Travel Grants provided to eligible exchange students

### **Closing dates for OS HELP applications**

**For study in the first half of the year: 1st November of the previous year**

**For study in the second half of the year: 1st May of that year**

**Application requests are to be made through UniSA Student Finance -**  
[studentfinance.enrolment@unisa.edu.au](mailto:studentfinance.enrolment@unisa.edu.au)

### **Further information**

- contact the [Department of Education, Employment and Workplace Relations \(DEEWR\)](#) (opens in a new browser window) at 1800 020 108
- contact UniSA Student Finance
- check the UniSA [Student Exchange policy](#) (opens in a new browser window)
- OS-HELP debts are indexed each year by movements in the Consumer Price Index (CPI) to maintain their real value, but are otherwise interest free
- the OS-HELP loan scheme is **not** connected to the UniSA Travel Grants provided to eligible exchange students