

Centrelink Start up Loan or JCU Indigenous Education Scholarship

A Centrelink Start up Loan is a loan for eligible full time students in higher education receiving Youth Allowance, Austudy or ABSTUDY Living Allowance.

The Student Start-up Loan is voluntary so you have to apply for it.

To be eligible for the Centrelink Student Start-up Loan for a loan period, you must:

- be studying full time, or have our approval to do a reduced study load, in an approved course
- be receiving [Youth Allowance](#) as a student, [Austudy](#) or [ABSTUDY](#) Living Allowance
- provide your Tax File Number with your loan application
- apply before the end of the loan period and at least 35 days before your course ends, and
- not be receiving a [Student Start-up Scholarship](#), Commonwealth Education Costs Scholarship, or a JCU Indigenous Education Scholarship for the same period

To be eligible for the **JCU Indigenous Education Scholarship** you must:

- be studying full time;
- be receiving Youth Allowance, ABSTUDY or meet the financial requirements of the scholarship;
- be enrolled as a Commonwealth supported student in the first year of an undergraduate course, (including the Diploma of Higher Education)

Centrelink Start up Loan	JCU Indigenous Education Scholarship
\$1,035 paid twice a year	\$1,300 paid twice a year
You must re-apply for each Semester payment	You only need to apply once
No break or deferral of study is allowed	No break or deferral of study is allowed
Repayment will start once you each over \$55,874	No repayment is required