



YOUR MONEY CHEAT \$HEET

How to get it and manage it

It can be difficult to focus on your study, your goals or anything when money is tight or almost non-existent. We've put together this handy cheat \$heet to help you get financial support and look after your money.

NEED HELP WITH	HOW
FINANCIAL PLANNING	Download the free MQ Wellbeing app* from your app store for all the tools you need to manage your money.
BUDGETING	Check out our presentation Budgeting 101 on how to budget and make your money go further.
GETTING A JOB	Update your résumé and cover letter, as some companies are still hiring. Visit CareerHub to see what jobs are available.
GOVERNMENT SUPPORT	<p>You may be eligible for financial payment from Service Australia if you are a domestic student.</p> <p>For international students, check out assistance available for international students on Department of Education website.</p>
SCHOLARSHIP	Macquarie offers a wide range of scholarships. Most have a strong emphasis on social inclusion and equity, while others recognise achievements such as academic and sporting excellence. Find out on MQ Scholarship website .
EMERGENCY FINANCIAL SUPPORT	Apply for an e voucher worth up to \$250 to help pay for urgent essentials. Check out MQ Financial Support .
SETTINGYOURSELF UP TO STUDY ONLINE	Apply for the interest free Student loans and grants of up to \$2000
GAINING MORE WORK HOURS (FOR INTERNATIONAL STUDENTS)	The Australian Government has made some changes to working hours for international students. Find out on the Department of Home Affairs website .
ACCOMMODATION	<p>We can help you negotiate a payment plan with our accommodation partners or your landlord.</p> <p>Contact Accommodation Service on:</p> <p>T: +61 2 9850 7965</p> <p>E: housing@mq.edu.au</p> <p>And don't forget, if you're an international student you can use the My Legal Mate* app for any legal issues you might have to deal with.</p>
TRANSFERRING MONEY (FOR INTERNATIONAL STUDENTS)	Contact Convera to discuss your options in transferring money from overseas to your Australian bank account.
FREE ONLINE COMMUNITY RESOURCES	Access free online community resources, such as the Australian Government's Money Smart website .
FINANCIAL COUNSELLING	Call the National Debt Helpline, 1800 007 007 to connect you with a financial counsellor for free and confidential services. Search for a financial counsellor near you using National Debt Helpline .

*Funded by your Student Services and Amenities Fee SSAF