



# 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 <b>MQ Wellbeing app</b> * from your app store for all the tools you need to manage your money.
BUDGETING	Check out our presentation <b>Budgeting 101</b> 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 <b>CareerHub</b> to see what jobs are available.
GOVERNMENT SUPPORT	Find out if you are you eligible for the <b>Centrelink COVID-19 supplement</b> from the Australian Government.
EMERGENCY FINANCIAL SUPPORT	Apply for an e voucher worth up to \$250 to help pay for urgent essentials. Check out the <b>MQ Student Success Support Package</b> .
APPLYING FOR A COVID-19 ASSISTANCE GRANT	\$2000 that you don’t need to pay back that you can use to support yourself. Check out the <b>MQ Student Success Support Package</b> .
SETTING YOURSELF UP TO STUDY ONLINE	Apply for the interest free <b>MQ Student Success Support</b> loan of up to \$2000
PAYING FEES	Apply for a <b>payment plan</b> if you’re struggling to pay your fees.
BORROWING BACK SOME OF THE FEES YOU HAVE PAID	If you need money to pay for some everyday living expenses you may be able to <b>borrow back</b> some of the fees you have paid upfront, including your SSAF fees. Apply via the <b>MQ Student Success Support Package</b> website
ACCOMMODATION	We can help you negotiate a payment plan with our accommodation partners or your landlord. Contact Accommodation Service on: <b>T:</b> +61 2 9850 7965 <b>E:</b> housing@mq.edu.au And don’t forget, if you’re an international student you can use the <b>My Legal Mate</b> * app for any legal issues you might have to negotiate.
GAINING MORE WORK HOURS (FOR INTERNATIONAL STUDENTS)	Find out if it’s possible to work more hours, as the Australian Government has recently made some <b>changes to working hours for international students</b> .
TRANSFERRING MONEY (FOR INTERNATIONAL STUDENTS)	Contact <b>Western Union</b> in Sydney 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 <b>Moneysmart.gov.au</b>
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 <b>this website</b> .

Don’t know where to start? Want to talk to someone?  
Request a **WELFARE CHECK-IN PHONE CALL** with one of our Student Wellbeing Advisors\* today.  
Let us help you.

\*Funded by your Student Services and Amenities Fee SSAF