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# Scholarships Guide

For students & their families



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A guide to scholarships for students in Australia and New Zealand commencing study in 2027. Created by Study Work Grow Pty Ltd in 2026.

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The scholarships in this guide may be subject to change at any time. In our experience, eligibility criteria and closing dates may change at short notice, and you should always check directly with the provider before applying. We have verified the information in this guide, but in some cases the information may differ from that provided on third party websites or printed material.

SCHOOL LICENSED EDITION (APPROVED FOR SHARING WITHIN A SCHOOL)

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# What are scholarships?

You might hear a lot of talk about scholarships, but it's for a good reason – they're a great means of support for your future, whether you need help covering costs, want access to bonus perks, or would like to grow your professional networks.

## **THEY MAKE STUDY MORE ACCESSIBLE**

Scholarships are a grant or payment made to support a student's education, awarded for a wide range of factors, including academic ability, community involvement, leadership, financial need, disability, rurality, sporting achievements, unique talents, and more.

The money is donated by businesses, universities, organisations, or individuals who see the value of further education. Governments may also provide scholarships to help make further education more equitable for everyone, or to encourage studies in areas or skills that are in demand.

## **YOU WON'T HAVE TO PAY IT BACK**

Scholarships are debt-free, so unlike a loan, you won't have to pay back any money. You could receive the award as a one-off payment, or as smaller amounts over a period of time (such as annually or each semester).

If you're awarded a scholarship, it could pay for part or all of your course or study fees. You might also use the money to cover the cost of textbooks, accommodation, study supplies, travel, or living expenses.

Sometimes the scholarship provider can be specific and dictate what you need to spend the money on. But in many cases, you can decide where you want the money to go, no strings attached.

# Scholarship benefits

Scholarships are usually seen as a means to ease the financial strain of education. While they do provide crucial monetary support, their benefits can often go far beyond just dollars and cents.

## NETWORKING OPPORTUNITIES

Many scholarships offer access to a network of peers, mentors, and experts in your chosen field. You can meet other like-minded students, leaders who can provide invaluable advice, or even potential future employers.

## ACCESS TO EXCLUSIVE EXPERIENCES

Some scholarships also include access to internships, cadetships, co-operative programs, other work experience programs, or even the chance to travel, study, and work overseas.

## EVEN JUST APPLYING HAS BENEFITS

If you go through the entire process but aren't successful in receiving a scholarship, there is still a bright side. Completing scholarship applications is a great exercise in developing an appreciation of your strengths and qualities, as well as teaching you how to sell yourself.

It's a good opportunity to look back on all the great things you've done and achieved over the years and remind yourself of your capabilities.

## ACADEMIC BENEFITS

Sometimes scholarships can include access to things like tailored advice, workshops, or study groups with other scholarship recipients. Some may even include bonus points towards your ATAR or come with an early offer to study.

## RECOGNITION AND PRESTIGE

Receiving a scholarship is a great recognition of your hard work, dedication, and potential, which can boost your confidence and looks great on future job or study applications.

# Who are they for?

It can help to understand the reasons why organisations offer scholarships - and it's not just to attract the 'best and brightest'. Scholarships are typically given out for three key reasons:

1

To make study possible for students who couldn't otherwise afford it.

2

To encourage enrolment in specific courses or fields.

3

To attract students with certain attributes, such as academic ability.

## THERE ARE DIFFERENT CATEGORIES OF SCHOLARSHIPS

Scholarships generally fit into two categories – one based on your personal achievements, and one that helps people who may have been disadvantaged. We'll go over these two categories in more detail on the following pages.

There are also other special scholarship categories, including co-op and industry scholarships, and we'll cover what you need to know about these as well.



# Equity scholarships

## EDUCATION FOR ALL

Geared towards students with particular needs or from specific backgrounds, these scholarships aim to make education accessible for everyone.

If you live in a rural area, come from a migrant background, are under-represented in your study area, or have been through a challenging time, there is probably a scholarship out there for you.

## EQUITY CATEGORIES

Here are some of the most common equity criteria you'll find when searching for scholarships:

- Financial hardship
- Disturbance/upheaval at school
- Students with disability
- Remote & regional students
- Minority/CALD students
- Neurodiverse students
- Female students
- LBGTQIA+ students
- First Nations students
- Refugee & asylum seeker status
- First in family to attend university

This is just the tip of the iceberg - there are lots of different equity scholarships out there for all kinds of students, so there's bound to be one to suit your situation.





# Merit scholarships

## A REWARD FOR YOUR HARD WORK AND TALENT

Merit-based scholarships, on the other hand, are awarded based on academic achievements, leadership qualities, or outstanding performance in extracurricular activities.

Whether you've studied hard and achieved excellent results, shown exceptional leadership skills in your local sporting team, or worked hard to contribute to your community, you could benefit from a merit scholarship.

## MERIT CATEGORIES

Here are some of the most common merit categories scholarships are awarded for:

- Overall academic achievement
- Subject-specific success
- Sporting ability
- Musical/performing ability
- Artistic ability
- High-level performance in a specific skill
- All-round achievement
- Leadership
- Community service
- Innovation & entrepreneurship

Again, this is by no means an exhaustive list - if you're at the top of your game in a particular subject, skill, service, or field, you could be eligible.

# Co-op scholarships

## PREMIUM SCHOLARSHIPS WITH EXTRA VALUE

Co-op scholarships go the extra mile. Not only do they come with financial benefits (and usually quite a lot), they could also provide you with amazing extras such as:

- Access to skilled mentors
- Leadership and development programs
- Work experience/job opportunities
- Guaranteed accommodation
- Access to workshops and special events
- Networking opportunities

## WHO CAN APPLY FOR A CO-OP SCHOLARSHIP?

Co-op scholarships are generally open to high achievers of all kinds - and not just academic achievement.

Some co-op programs will accept applications from people who've been recommended by their school for their outstanding contributions. Others want to reward individuals who've worked hard and made a difference within their community. And some focus on students who have shown potential with their leadership abilities.

If you're offered one of these highly-prized scholarships, you'll be expected to take your studies seriously and commit to engaging in all of the program's extras and offerings - otherwise you run the risk of having any future funding revoked.





# Industry scholarships

## FOCUS ON A SPECIFIC FIELD

Industry scholarships are often sponsored by companies or organisations within a particular field, and are designed to support students to pursue a career in that area.

Their main benefit is that they often provide opportunities for mentoring, networking, and work experience within the industry - so they're great for students who know the industry or field of work they'd like to pursue and make a head-start on their career development. And, of course, you'll also receive some money to cover the costs of your studies.

## WHO CAN APPLY FOR AN INDUSTRY SCHOLARSHIP?

Like all other scholarships, each industry scholarship will have its own eligibility criteria. But one thing you'll definitely need is a keen interest in the specific field the scholarship is for - there's not much point applying for a nursing scholarship if you're intending on studying architecture.

If you're thinking of applying for an industry scholarship, there are a few things you can do to boost your application. We suggest you tailor your application to highlight your interest and potential in your chosen industry. This could include adding relevant subjects you've taken, projects you've completed, or any work experience you've had.

Letters of recommendation are another great way to strengthen your application for an industry scholarship. Consider asking teachers, mentors, coaches, or employers who can speak to your abilities and interest in the industry.

# Eligibility criteria

Each scholarship and the eligibility criteria associated with it are unique, and you will have to meet this criteria, otherwise your application won't be considered.

There may be terms and conditions that you'll have to agree to, such as mentoring others, maintaining a certain grade, being involved with specific activities, or simply writing a thank you letter to the donor.

## IF YOU MEET THE CRITERIA, APPLY

A scholarship could help you achieve your goals, make your life less stressful, and allow you to enter the workforce with less debt.

While some scholarships are well-known and highly competitive, others often fail to attract applicants, which means anyone who applies (and meets the eligibility criteria) could be successful.

Plus, applying for scholarships is good practice for applying for jobs later on, and scholarships look amazing on your resume - so apply even if you don't think you'll get it. You never know what could happen..



# Application tips

Most scholarship applications are submitted online, usually directly to the scholarship provider. You might need to submit a few things alongside your application, such as supporting documentation, an essay or written statement, references or letters of recommendation, or even a resume. Here are some of our top tips for crafting a quality application:

## START EARLY

Some applications can be quite involved and need a lot of information, so it's best to give yourself enough time to get all your documents together and craft a quality application. Plus, you'll be less likely to miss the closing date.

## BE THOROUGH

Make sure you read all the steps and requirements thoroughly before submitting your application, including reading the fine print. Proofread your application (or ask someone else to) to ensure it's free of spelling and grammar mistakes.

## MAKE IT PERSONAL

Sometimes institutions will want to know a bit more about you and your motivations to study. This is your chance to be yourself, so remember it's important to answer honestly and not just say what you think they'll want to hear.

## DO SOME RESEARCH

If the scholarship is offered or sponsored by a donor, do some research on them before you apply. Think of ways you can tie your skills and experience together with the donor's mission or goals, as well as whether they align with your own.

## YOU CAN APPLY FOR MULTIPLE SCHOLARSHIPS

There's technically no limit to the number of scholarships that you can apply for, but some may state that you'll only be eligible if you haven't been granted any other awards.

# Scholarship providers

New South Wales

Victoria

Queensland

South Australia

Western Australia

Australian Capital Territory

Northern Territory

Tasmania

New Zealand

We've gathered links to several tertiary institutions in Australia and New Zealand and put them together in one place, making it easy for you to find scholarship opportunities.

Once you've chosen a provider, check their website for available scholarships and see if you're eligible to apply.



# New South Wales

## University

Australian Catholic University

Avondale University

Charles Sturt University

Macquarie University

Southern Cross University

Torrens University Australia

University of Newcastle

University of New England

University of New South Wales

University of Notre Dame

University of Sydney

University of Technology Sydney

University of Wollongong

Universities Admissions Centre

Western Sydney University

## TAFE

TAFE NSW

William Angliss Institute

## Private provider

ACAP University College

Australian College of Physical Education

Academy of Interactive Entertainment

Academy of Interactive Technology

Australian Film Television and Radio School

Australian Institute of Music

Bedford College

Campion College

Collarts

Endeavour College of Natural Health

International College of Management, Sydney

JMC Academy

National Art School

National Institute of Dramatic Art

SAE University College

The Hotel School

Whitehouse Institute of Design

# Victoria

## University

Australian Catholic University

Charles Sturt University

Deakin University

Federation University

La Trobe University

Monash University

RMIT University

Swinburne University of  
Technology

Torrens University Australia

University of Melbourne

Victoria University

Victorian Tertiary Admissions  
Centre

## TAFE

Box Hill Institute

Chisholm Institute

GOTAFE

Holmesglen Institute

Kangan Institute

Melbourne Polytechnic

SuniTAFE

South West TAFE

TAFE Gippsland

The Gordon

William Angliss Institute

Wodonga TAFE

## Private provider

ACAP University College

Academy of Interactive  
Entertainment

Academy of Interactive  
Technology

Australian Institute of Music

Collarts

Endeavour College of  
Natural Health

JMC Academy

Marcus Oldham College

PSC Creative College

SAE University College

The Hotel School

Whitehouse Institute of Design

# Queensland

## University

Australian Catholic University

Bond University

CQUniversity

Griffith University

James Cook University

Queensland University of  
Technology

Southern Cross University

Torrens University Australia

University of Queensland

University of Southern  
Queensland

University of the Sunshine Coast

## TAFE

TAFE Queensland

## Private provider

ACAP University College

Christian Heritage College

Endeavour College of  
Natural Health

JMC Academy

SAE University College

The Hotel School

# South Australia

## University

Adelaide University

Flinders University

South Australian Tertiary  
Admissions Centre

Torrens University Australia

## TAFE

TAFE SA

## Private provider

ACAP University College

Academy of Interactive  
Entertainment

Adelaide Central School of Art

Endeavour College of  
Natural Health

International College of  
Hotel Management

Playford Trust

SAE University College

# Western Australia

## University

Curtin University

Edith Cowan University

Murdoch University

University of Western Australia

## TAFE

TAFE WA

## Private provider

ACAP University College

Endeavour College of  
Natural Health

SAE University College

# Australian Capital Territory

## University

Australian Catholic University

ADFA / UNSW Canberra

Australian National University

Universities Admissions Centre

University of Canberra

## TAFE

Canberra Institute of Technology

## Private provider

Academy of Interactive  
Entertainment

# Northern Territory

## University

Charles Darwin University

## TAFE

Batchelor Institute

## Other

NT Government

# Tasmania

## University

University of Tasmania

## TAFE

TasTAFE

## Other

Tas Government - General

Tas Government - Health

# New Zealand

## University

Auckland University of  
Technology

Lincoln University

Massey University

Universities New Zealand

University of Auckland

University of Canterbury

University of Otago

University of Waikato

Victoria University of Wellington

## Vocational

Ara Institute of Canterbury

Eastern Institute of Technology

Manukau Institute of Technology

Nelson Marlborough Institute  
of Technology

NorthTec

Open Polytechnic

Otago Polytechnic

Southern Institute of  
Technology

Tai Poutini Polytechnic

Toi Ohomai Institute of  
Technology

Unitec

Universal College of Learning

Whitireia and WelTec

Wintec

Western Institute of  
Technology at Taranaki

## Wānanga

Te Wānanga o Aotearoa

Te Wānanga o Raukawa

Te Whare Wānanga o  
Awanuiārangi

# Individual scholarships

General

Disability

Financial disadvantage

Indigenous, Māori, and Pasifika

LGBTQIA+

Refugee

Rural and regional

Women

There are also lots of independent providers out there that offer scholarships for all kinds of students. We've gathered some here you might like to check out.

You can also search for a wide variety of scholarships on the **Study Work Grow database**.



## General

ADF University Sponsorship

ANSTO

Choosi Futures

Commonwealth Teaching Scholarships

Engineering New Zealand

New Zealand Scholarship

NZ Defence Force

Ramsay Centre

Real Futures

TeachNZ Scholarships

Westpac

## Disability

Arts Access Victoria

Dylan Alcott Foundation

Frank Hall-Bentick Education Fund

Northcott

Redkite

Tauranga Moana Hearing Trust

The Hall Foundation

Vision Australia

Young Carers

## Financial disadvantage

Atatürk Scholarship

AVCAT

First Foundation

Gallipoli Scholarship Fund

OzChild

PwC NZ Scholarships

The Theofilos Foundation

Youth Off The Streets

# Indigenous, Māori, and Pasifika

AIEF Scholarship Program

AMA Indigenous Medical Scholarship

BCG Scholarship Program

Bendigo Bank

Frank Hall-Bentick Education Fund

Indigenous Pathways Portal

Indigenous Student Success Program

Kā Pūtea Scholarships

Kupe Scholarship

Māori Education Trust

Pacific Education Foundation scholarships

Puggy Hunter Memorial Scholarship Scheme

The Smith Family

Toloa Scholarships

# LGBTQIA+

ATSE Elevate Program

BCG Scholarship Program

Pinnacle Foundation

Rainbow Scholarships

# Refugee

Friends of Zainab

New Zealand Refugee Health Scholarship Programme

Sir Robert Jones Refugee Women's Scholarship

SSI Allianz

UNHCR

## Rural and regional

Agri Futures

APREF Scholarships

Bendigo Bank

CEF Extra Program

George Alexander Foundation

Health Workforce Scholarship Program

Hauora Taiwhenua Scholarships

RAS Foundation

Rural Pharmacy Scholarship Scheme

Rural Women NZ

## Women

APREF Scholarships

ATSE Elevate Program

AWPA Scholarships

BCG Scholarship Program

CEW Scholarships

Harding Miller Scholarships

In Her Name

Kate Edger Foundation

Mary Jane Lewis Scholarship Foundation

MEGT Foundation

New Horizons for Women

Rural Women NZ

WAI Australia

Women of STEM

CONNECTING YOUNG PEOPLE  
WITH FUTURES THEY LOVE

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