**Salary and Contributions**

In your first two years of the program (when you are working full time and studying part time), you will contribute 20 percent of your base salary (pre-tax). In the Breadwinners’ Program (a trust fund), the contributions will be returned to you in your final two years of study, when you are studying full-time.

The salary you receive in the third and fourth years is equivalent to 80 percent of your usual salary before you started studying and comprises:

- a scholarship equivalent to 40 percent of your base salary prior to beginning full-time study, which is subject to income tax and
- a payment from a fund established by your employer, equivalent to 40 percent of your base salary, which will be subject to income tax.

Please see the table below for more information on contributions, payments received and scholarship figures depending on your base salary.

Student fees, including HECS and the Student Services and Amenities Fee (SSAF), are not covered. Under Australian tax laws, the scholarship contribution made by the government will be considered as exempt income. Therefore, when you receive these funds in the third and fourth years, you will not be taxed on them. Only your own and your employer’s contributions (40 percent contribution) will be taxed as salary and wages. The Australian Government will fund co-contributions for each eligible participant up to a pre-tax salary cap of $79,000.

Please consult a financial advisor to determine how this tax applies to your individual circumstances and implications.

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**Table 1: Salary and Contribution Models Under Breadwinners’ Programme**

<table>
<thead>
<tr>
<th>Herd</th>
<th>Employer Pays Pool at 20% of Base Salary</th>
<th>Employee Pays Pool at 20% of Base Salary</th>
<th>Total Pool Scholarship Fund Pays Pool at 40% of Base Salary</th>
<th>Total Pool Contribution 80% of Base Salary Before Tax</th>
<th>Total Payment 80% of Base Salary Before Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$10,000</td>
<td>$5,000</td>
<td>$10,000</td>
<td>$30,000</td>
<td>$40,000</td>
</tr>
<tr>
<td>2</td>
<td>$15,000</td>
<td>$7,500</td>
<td>$15,000</td>
<td>$45,000</td>
<td>$60,000</td>
</tr>
<tr>
<td>3</td>
<td>$20,000</td>
<td>$10,000</td>
<td>$20,000</td>
<td>$60,000</td>
<td>$80,000</td>
</tr>
<tr>
<td>4</td>
<td>$25,000</td>
<td>$12,500</td>
<td>$25,000</td>
<td>$75,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>5</td>
<td>$30,000</td>
<td>$15,000</td>
<td>$30,000</td>
<td>$90,000</td>
<td>$120,000</td>
</tr>
</tbody>
</table>

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**Table 2: Payments to Student**

<table>
<thead>
<tr>
<th>Year</th>
<th>Employer Pays to Student</th>
<th>Pool Pays to Student</th>
<th>Total Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>100% of usual salary (minus 20% of usual salary)</td>
<td>0</td>
<td>100% of usual salary (minus 20% of usual salary)</td>
</tr>
<tr>
<td>2</td>
<td>100% of usual salary (minus 20% of usual salary)</td>
<td>0</td>
<td>100% of usual salary (minus 20% of usual salary)</td>
</tr>
<tr>
<td>3</td>
<td>80% of usual salary</td>
<td>80% of usual salary</td>
<td>80% of usual salary</td>
</tr>
<tr>
<td>4</td>
<td>80% of usual salary</td>
<td>80% of usual salary</td>
<td>80% of usual salary</td>
</tr>
</tbody>
</table>

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**Notes:**
1. The portion of the scholarship paid to Breadwinners is paid in years 3 and 4.
2. Under Australian tax laws, the contributions made by the government will be considered as exempt income.
3. The amount of income tax paid by the employee is subject to income tax.
4. Under Australian tax laws, a Medicare Levy does not apply, as the Medicare Levy threshold for families is $34,367.

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**MORE INFORMATION**

Scholarships and Financial Support Services
E: scholarship.applications@sydney.edu.au
W: sydney.edu.au/scholarships

Student Support Services
Level G, Lord Baltimore Building G02
The University of Sydney
T: +61 2 8627 8619
F: +61 2 8627 8482
E: support.cadigal@sydney.edu.au
W: sydney.edu.au/inigenous-support

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**Breadwinners’ Programme**

**ABORIGINAL AND TORRES STRAIT ISLANDER TERTIARY EDUCATION FINANCIAL SUPPORT**

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*Photo by the University of Sydney, August 2016.* The University reserves the right to make alterations to any information contained on this publication without notice. This publication is supported by the Australian Government Department of Education and Employment Programme, 14/4232.
WHAT DO I APPLY?

FIND A COURSE
Explore our three-year undergraduate courses at sydney.edu.au/courses

SPEAK WITH YOUR EMPLOYER
Talk to your employer about whether they are willing to support your participation in the Breadwinners' Programme, and the necessary work and financial arrangements involved.

CONSULT A FINANCIAL ADVISER
We strongly recommend you consult a financial adviser to get information on how the Breadwinners Programme may affect you and your family’s finances.

APPLY TO THE UNIVERSITY OF SYDNEY
Apply through the Universities Admissions Centre (UAC) and the Cadigal Alternative Entry Programme, an access and support program for Aboriginal and Torres Strait Islander people. Application fees, including late application fees, may apply. For full details and closing dates, visit sydney.edu.au/scholarships/breadwinners

WHAT HAPPENS NEXT?
If you have successfully completed the breadwinners in the second year, you may choose to access support from the Cadigal Alternative Entry Programme, an access and support program for Aboriginal and Torres Strait Islander people. Visit Sydney Student Support Services, including our aquatic centre, gyms and Torres Strait Islander students for access to the Indigenous Tutorial Assistance Scheme (ITAS), an Australian Government program designed to improve the retention and academic outcomes of Indigenous students (which run just prior to the start of each university term). You may also apply for the Cadigal Scholarships and Action Plans and Corporate Social Responsibility programs, including our aquatic centre, gyms and Torres Strait Islander students for access to the Indigenous Tutorial Assistance Scheme (ITAS), an Australian Government program designed to improve the retention and academic outcomes of Indigenous students (which run just prior to the start of each university term). You may also apply for the Cadigal Scholarships and Action Plans and Corporate Social Responsibility programs.

AM I ELIGIBLE?

You are eligible to apply for the programme if you:

– are an Aboriginal and Torres Strait Islander person who identifies as and is accepted as such by your community
– are not an Australian Government student
– earn the maximum income in your family
– have not previously undertaken a bachelor’s degree
– are able to provide evidence of educational disadvantage and/or prolonged educational disadvantage

Learn more at sydney.edu.au/scholarships/breadwinners

Other conditions of the Breadwinners Programme:

– you need to enter into a HECS-HELP scheme agreement with the University of Sydney (for details on HECS-HELP eligibility, see sydney.edu.au/ucorp)
– you need to enter into a MECS-HELP scheme agreement to cover student and course fees
– you need to achieve academic progress deemed as satisfactory by the University of Sydney to stay in the Breadwinners Programme for a further year
– for successful completion of a diploma or advanced diploma at an Australian tertiary institution, you will need to provide evidence that you have met all the academic requirements of the course (for details on CSP eligibility, see sydney.edu.au/ug-csp)

APPLICATION INFORMATION FOR EMPLOYERS

– you will need to meet all application requirements. For example, if you do not have an ATAR or UAI, you will need to provide evidence of successful completion of a diploma or advanced diploma at an Australian tertiary institution

SUPPORT WHILE YOU STUDY

When enrolled in the Breadwinners’ Programme, you may choose to access support from the Cadigal Alternative Entry Programme. Students in the third year of the programme:

– assistance from Aboriginal and Torres Strait Islander Student Support Officers
– access to Aboriginal and Torres Strait Islander Student Orientation and Academic Skills Workshops (which can run for up to 20 hours of study per year)
– access to the Indigenous Tutorial Assistance Scheme (ITAS), an Australian Government program that provides support for Aboriginal and Torres Strait Islander students for two hours of support per unit of study per year
– support from academic advisors within your faculty who can provide you with study-specific advice if you need

– assistance from the University of Sydney Student Support Services, including our aquatic centre, gyms and Torres Strait Islander students for access to the Indigenous Tutorial Assistance Scheme (ITAS), an Australian Government program designed to improve the retention and academic outcomes of Indigenous students (which run just prior to the start of each university term). You may also apply for the Cadigal Scholarships and Action Plans and Corporate Social Responsibility programs.

I am the first person from both sides of my family to attend university and I know they are extremely proud of my achievements.

JACINDA MATTHEWS
SAFETY ADVISOR, ORAL HEALTH