**Student Start-up Loan transcript**

If you get Youth Allowance, Austudy or ABSTUDY Living Allowance and study full-time at university, you may be eligible for the Student Start-up Loan.

To get the loan you must meet certain study requirements. This includes things like study load, studying an approved course and remaining in study.

The loan is not paid automatically. If you want one, you‘ll need to apply. You can do this using your Centrelink online account through myGov. Applying for the loan is voluntary.

If you‘re eligible for the loan, you’ll be paid twice a year after 1 January and 1 July.

It’s important to know that if you get the loan, it will be added to your HECS-HELP loan. This means you’ll need to pay it back once you start earning a certain amount of money.

Remember to let us know if things change, like if you move house or change courses.

You can do this using the Express Plus Centrelink mobile app or your Centrelink online account through myGov.

If you don’t tell us, you might be overpaid and have to pay the debt back sooner.

For more information about the Student Start-up Loan, including amounts and eligibility, go to servicesaustralia.gov.au/startuploan.