Here you can find information available on student loans provided by the UNSW Educational Support Service.

Book an individual appointment to meet with an Educational Support Advisor, (available in person, over the phone, or via email) or attend one of our workshops to enable you the opportunity to learn how to manage your income, meet your financial obligations and reduce stressors associated with money.

The Educational Support Service also administers student loans to assist where financial circumstances may be impacting your ability to successfully complete your studies, or where the money is required to promote your safety or wellbeing. Student loans are usually available up to $1500. However, requests for up to a maximum of $4000 may be considered in exceptional circumstances.

What are loans NOT available for?

- General living costs if in receipt of a scholarship that covers general living costs.
- Repayment of existing debts or loans
- Tuition fees
- Luxury goods and services such as jewellery and overseas travel.
- Travel/health insurance costs.
- Exchange program costs.

A student who already has a current loan, cannot apply for another loan unless they:

- Repay the current loan.
- Agree to combine the debt for both loans and have the capacity to repay the renegotiated amount.

Eligibility

Applications for loans will only be considered from students who:

- Are currently enrolled
- Have completed at least one semester of study, or, if in their first term or semester, the census date has passed.
- Have a capacity to repay the loan within the required timeframe.
- Are in good academic standing
- Do not have any outstanding debts owed to UNSW, and
- Provide documentary evidence in support of their application for loans of more than $200.
Students on Study Abroad or Exchange programs are classified as non-award students and are not eligible to apply for a student loan.

**How to apply**

Please complete the online Student Loan Application form below.

For loans of greater than $200 you must provide documentary evidence in support of any claim you make on the application form. Once your form has been submitted to the Educational Support Service you will need to arrange to meet with an Educational Support Advisor by sending an email (advisors@unsw.edu.au) or calling 02 9385 4734 for your loan application to be processed.

Documentary evidence includes:

- A copy of your most recent bank statement.
- Proof of income (e.g. Centrelink statement, payslips for the month preceding the application).
- A quote for the purpose of the loan.

Complete the Online Loan Application Form

**Frequently asked questions**

**How is the loan paid to me?**

Loans are normally paid into the bank account nominated on the loan application form, and may take up to five working days to be credited. In emergency situations and where the loan is for $200 or less, it may be possible to pay the loan in cash.

**How are repayments determined?**

- Loans of up to $200 must normally be repaid in full within two months
- Loans of up to $500 must normally be repaid in full within six months
- Loans of up to $1500 must normally be repaid in full within twelve months
- Repayments for loans in excess of $1500 are negotiated at the time of interview

**What happens if I do not repay my loan?**

If you fail to repay your loan, the University will terminate your loan contract and may take legal proceedings to recover the outstanding balance of the loan. In addition, you will have a block placed on your student record. This block will prevent:

- Future enrolment
- Access to examination results
- Access to library services
- Access to buildings and computer labs
- Access to Web CT
- Issuing of transcripts
- Graduation

**What happens if I discontinue my studies before I have repaid the loan?**

If you discontinue your studies, the balance of the loan becomes payable immediately. If you are experiencing financial hardship and are unable to meet this repayment arrangement, you must immediately advise UNSW.

**How will I be notified if my loan is successful/unsuccessful?**

You will be notified by email to your student email account of the outcome of your application.
How do I appeal if I am refused a loan?

If you wish to appeal against the decision on your loan application, you should, in the first instance, send a letter of appeal to the Manager, Educational Support Service, LG66 Morven Brown Building, UNSW, Kensington NSW 2052.

Can part-time students apply for a student loan?

Yes

Can International Students apply for a loan?

Yes.

Is interest charged on the loan?

No.

What happens if my circumstances change again, and I cannot make the repayments?

For loans processed by the Educational Support Service, you must contact an Educational Support Advisor as soon as you realise you are in financial difficulty and complete this Student Loan Extension form (pdf).

For PhD Research students with loans issued by the Graduate Research School, you must email domestic.grs@unsw.edu.au.

For loans issued by UNSW Canberra, you must email SAS@adfa.edu.au

Helpful resource links

- **Budgeting** - A fantastic 'how-to' resource for those managing a tight budget.
- **Scholarships Office** - Industry training, leadership and professional development scholarships.
- **Centrelink** - Fares allowance, Austudy, Abstudy enquiries.

How do I make my repayments?

Loan repayments can be made online via credit card and in person at Student Central via EFTPOS.

Online

1. Go to [https://webpay.fin.unsw.edu.au/OneStopWeb/StudentLoanRepayment](https://webpay.fin.unsw.edu.au/OneStopWeb/StudentLoanRepayment)
2. Enter your Student ID, name and date of birth.
3. Enter the amount you wish to pay.
4. Follow the prompts to the payment page.

In-person

In-person payments can be made at Student Central which is located on the Lower Ground Floor of the Chancellery Building (next to the Library lawn).

**Student Central Office Hours:**

Monday, Tuesday and Thursday: 8:30am - 5:30pm

Wednesday: 10am - 5:30pm

Friday: 8:30am - 5pm
Contacts

Enhance your knowledge and insight when it comes to all things related to money.

Educational Support Advisors can provide tips and advice and assist students to effectively manage their finances.

Educational Support Service

- **Office Hours:** Mon - Fri, 10am - 4pm
- **Phone:** 02 9385 4734
- **Email:** advisors@unsw.edu.au

Student loans provided by Educational Support Service

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https://student.unsw.edu.au/advisors/loan