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.

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 so you are better equipped to meet your financial obligations and reduce stressors associated with money.

The Educational Support Service also administers student loans to Undergraduate and Postgraduate Coursework students to cover the costs of unforeseen circumstances that may be having a direct impact on your studies at UNSW. Student loans are usually available up to $1500. However, requests for up to a maximum of $4000 may be considered in exceptional circumstances.

On this page you'll find comprehensive information on how to apply for a student loan. If you are a Research student please refer to the Student Loans and Financial Support information on the Research website.

What are loans NOT available for?

- Tuition fees
- Other University debts
- Field trip/Exchange program costs
- General living expenses
- Car loans and repairs
- Personal debts (credit cards, mobile phone bills etc.)

Eligibility

Applications for loans will only be considered from students who:

- Are currently enrolled
- Have completed at least one semester of study
- 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.

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. You may also need to supply a Guarantor, who will be responsible for paying back your loan if you default on payments. 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:
Copies of bank statements for the three months preceding the loan application
Pay slips for the month preceding the loan application
Invoices (where relevant)
Quotes (where relevant, eg. when applying for a loan to purchase a computer)

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 certain circumstances, it is possible for a cheque to be issued and made payable to the organisation to which the student has a debt. 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 $300 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.

**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?**

Student loans are not normally granted to international students. However, in certain circumstances, small loans may be
available. For further details, please contact an Educational Support Advisor.

Is interest charged on the loan?

No

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

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).

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**

**Educational Support Service**

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

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Financial Management and Student Loans

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[https://student.unsw.edu.au/loans](https://student.unsw.edu.au/loans)