Student Support Advisors can provide students with practical advice and skills to assist financial management and literacy. Advisors can discuss and assist with:

- Balancing needs and wants with spending.
- Fixing spending leaks.
- SMART goals for your budget
- Setting realistic financial goals.
- Drafting and discussing a budget that is tailored to you. The importance of saving as a University student.
• Saving and spending tips

Contact Student Support Advisors

• You can book an appointment with an advisor [here](#). To book an appointment regarding financial support please select a “Financial assistance” appointment.

• Alternatively, you can email your enquiry to [advisors@unsw.edu.au](mailto:advisors@unsw.edu.au)

Useful links

• [Arc: Money Matters](#)

• [Budget Planner](#)

• [Managing on a Low Income](#)

• [Financial Counselling](#)

Student Grants, Loans and Emergency Vouchers

UNSW provides students experiencing financial difficulties to persist in their studies through a range of one-off financial support options. The types of living and study expenses that financial support may assist with include:

• Laptops and technology

• Bonds, rent and other accommodation related expenses

• Academic materials

• Medical expenses
- Phone or utility bills
- Groceries, public transport, and other daily living expenses

They may not be used for:

- Existing debts or loans
- Tuition expenses or exchange programs

To demonstrate your eligibility you may be required to provide supporting documentation, including, but not limited to:

- Most recent bank statements that show all expenses and incoming funds
- Quotes for intended purchases
- Proof of income
- Completed budget outlines
- Payslips or proof of Centrelink payments

Please also note that student’s individual situations are assessed on a case-by-case basis and those experiencing extreme financial hardship are prioritised. A student must have investigated part-time employment or other options to support their studies.

You can find FAQs on the [UNSW Support Package website](https://www.unsw.edu.au).

**Student Loans**

All loans offered by UNSW are repayable and interest-free. Domestic and international students, and Undergraduate and Postgraduate Students are eligible to apply.

Students must satisfy specific application and approval criteria, including proving capacity to repay the loan and sign a legally binding contract that outlines the repayment arrangement.

Loans are generally, up to $1500, although up to a value of $4000 for exceptional circumstances. Repayable within 24 months or prior to degree completion, whichever comes first. Please note that students will not be able to graduate without having paid off student loans.
You can read more about the Student Loans in the [UNSW Student Loans Procedure](#).

If you want to apply for a loan, you can book [appointment with an advisor here](#).

---

**Postgrad research students**

If you are a postgraduate research student in need of a loan for materials or equipment (including laptop/computer) not covered by the Facilities and Resources to Support Higher degree Research Candidate Guidelines, you may be eligible for a HDR Student Loan. For more information, see [Scholarships and Financial Support](#) or [HDR Student Loans Information Sheet](#).

---

**UNSW Canberra students**

Emergency assistance loans are available for UNSW Canberra students through UNSW Canberra Student Administrative Services.

- **Phone:** +61 2 6268 6000
- **Email:** sas@adfa.edu.au

---

**Postgraduate research students**

If you are a postgraduate research student in need of a loan for:

- **materials or equipment (including laptop/computer)** not covered by the Facilities and Resources to Support Higher degree Research Candidate Guidelines, you may be eligible for a HDR Student Loan. For more information, see:
  - [Scholarships and Financial Support](#)
  - the HDR Student Loans Information Sheet
  - the Student Loans Procedure
- **emergency assistance or for personal, unforeseen, health or other discretionary needs**, see [Student Loans Provided by Student Support and Success](#).

---

**UNSW Canberra students**

Emergency assistance loans are available for UNSW Canberra students through [UNSW Canberra Student Administrative Services](#).

- **Phone:** +61 2 5114 5000
- **Email:** sas@adfa.edu.au
Long term loans

Long term loans are available for UNSW Canberra students, see Student loans provided by Student Support and Success.