Financial Management

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

- What are needs versus wants when it comes to spending.
- Fixing spending leaks.
- SMART goals for your budget/situation and 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

Book appointment with an Advisor

- To speak to someone specifically about financial management and assistance, please select bookings under the “Financial Assistance” section.
- You can also email advisors@unsw.edu.au or phone 02 8374 9201.

Useful links
Student Grants, Loans and Emergency Vouchers

UNSW supports students experiencing financial difficulties to persist in their studies through a range of financial support options. The types of living and study expenses that financial support may be able to 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

These payments are one-off and the university is, unfortunately, unable to provide financial support to pay for existing debts or loans, tuition expenses or exchange programs. The university is also not able to provide a student with income support where a student has not investigated part-time employment or other options to support their studies.

Depending on the type of financial support requested, 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.

Student Support Grants

Student Support Grants are offered to students in times of emergency on the basis of financial hardship. Grants do not need to be repaid to the university and the value is determined by the specific need (generally up to $500). Both domestic and international students are eligible and welcome to discuss their situation with an Advisor.

If you would like to discuss your eligibility for a grant, please make an appointment with a Student Support Advisor or email advisors@unsw.edu.au.

Emergency Vouchers

To support students in case of emergency with essential items, Student Support Advisors can offer Coles vouchers and Opal cards or Prepaid Visa Debit Cards. These cards limited in value and are given out to students based on financial hardship.

Student Loans

All loans offered by UNSW are repayable and interest-free. Both domestic and international 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.

For further information, read the Student Loans Procedure (pdf) or to apply for a loan, follow the link that is relevant?

to you below:

**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
  - 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

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

Long term loans

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

**All other students**

All other UNSW students enrolled in UNSW coursework program, and/or UNSW enabling programs (UNSW Preparation Program, UNSW Prep Program; see Student loans provided by Student Support and Success.