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

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 Fun Finance Guide
- Budget Planner
- Managing on a Low Income
- Financial Counselling

External COVID-19 Assistance

Students experiencing financial difficulties as a result of the COVID-19 situation may have access to assistance from their banking institution. You can find out about the different types of financial assistance banks are offering their customers and FAQs about COVID-19 relief at the Australian Banking Association website:

- Financial Difficulty Assistance
- COVID-19 Relief FAQ

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. You can find FAQs on the UNSW Support Package website.

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.)