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Financial Inclusion Action Plan

2024-2025

OUTCOME REPORT

"At UTS, our operations and culture are informed by principles of equity, diversity and inclusion."

Amy Persson, Interim Pro Vice-Chancellor (Social Justice and Inclusion)

Contents

Message from UTS's Senior Executive	2
Initiative highlights	4
UTS's Financial Inclusion Action Plan (FIAP)	5
UTS's outcomes	6

Acknowledgement of Country

UTS acknowledges the Gadigal people of the Eora Nation, the Boorooberongal people of the Dharug Nation, the Bidiagal people and the Gamaygal people, upon whose ancestral lands our university stands. We would also like to pay respect to the Elders both past and present, acknowledging them as the traditional custodians of knowledge for these lands.

Message from Pro Vice-Chancellor (Social Justice and Inclusion)



Amy Persson, Interim Pro Vice-Chancellor (Social Justice and Inclusion)

At UTS, our operations and culture are informed by principles of equity, diversity and inclusion. We are, and always will be, a university for all, ensuring that everyone who desires and qualifies for a place at UTS is supported to reach their full potential.

The diversity of our student community is one of our strengths and we base outcomes on how we support our communities to thrive – economically, socially and culturally. Acknowledging the detrimental effect that financial stress can have on student success and educational outcomes, we contributed to the Financial Inclusion Action Plan (FIAP) program.

We launched our Foundation FIAP in 2024, at a time when we were seeing unprecedented levels of vulnerability across Australia. Over the last 12-months we have deepened our understanding of financial inclusion, resilience and wellbeing, as well as opened opportunities to collaborate with, and learn from, members of the UTS community and across diverse sectors. Through collective effort, we have implemented proactive financial vulnerability intervention strategies, produced financial capability building resources, and increased the availability of, and support to use, digital technology at UTS.

This plan helps us enact our vision to be a leading public university of technology, recognised for our impact. The following pages detail how we have taken strategic, practical and measurable actions to reduce inequalities and improve the financial wellbeing of our students. I am excited to share the outcomes we have achieved through our Foundation FIAP and look forward to continuing to promote financial inclusion.

Amy Persson Interim Pro Vice-Chancellor (Social Justice and Inclusion)

Message from Deputy Vice-Chancellor and Vice-President (Education and Students)



Kylie Readman, Deputy Vice-Chancellor and Vice-President (Education and Students)

At UTS, our commitment to delivering an exceptional and inclusive student experience is grounded in the principles of equity, wellbeing and holistic development. The UTS Student Experience Framework serves as our roadmap to ensuring that every student feels supported, connected and empowered to succeed – academically, personally and professionally.

An integral part of this commitment is the UTS Financial Inclusion Action Plan. Financial wellbeing is essential to student success, and through the FIAP we have implemented strategic initiatives to address financial stress and create pathways to economic resilience. These actions align seamlessly with our Student Experience Framework, ensuring that financial barriers do not hinder our students from achieving their full potential.

In the past year, the FIAP has delivered tangible outcomes, including:

- Early intervention strategies to identify and support students experiencing financial vulnerability.
- Enhanced access to affordable resources, including course materials and digital technology.

- Increased visibility of financial and non-financial support services, enabling students to navigate their studies with confidence.
- Initiatives that build financial literacy and capability, empowering students to plan for their future and achieve longterm stability.

By embedding these initiatives within the broader student experience, we are not only addressing immediate challenges but also fostering a culture of inclusion, resilience and shared responsibility.

As we move forward, we remain dedicated to deepening our understanding of student needs and co-designing innovative solutions with our community. Through partnerships across faculties and services, we will continue to create a supportive environment that enables every student to thrive and contribute meaningfully to their communities.

Together, we are shaping a university experience that prioritises wellbeing, celebrates diversity, and equips our students to succeed in a complex and ever-changing world.

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Kylie Readman Deputy Vice-Chancellor and Vice-President (Education and Students)

Initiative highlights

Early and proactive financial vulnerability identification and intervention strategies.

Building financial capability and support for students and staff.

Providing assistance to students experiencing financial hardship.

Increasing the availability of, and support to use, digital technology at UTS.

Forming strategic partnerships across the university. Introducing financial capability building material into widening participation programs.

UTS's FIAP

We developed and launched our Foundation FIAP in 2024, in collaboration with Good Shepherd Australia New Zealand. Our foundation FIAP contains 20 initiatives designed to improve financial inclusion for our students.

This plan has been developed to address the following key action areas of the FIAP program:



Action area 1: Products and services

We are committed to ensuring that all learners, irrespective of background, are supported through pathways to education and, as members of our student community, receive access to programs and services that are affordable, accessible and relevant throughout their studies.



Action area 2: Financial capability

We will continue to enhance the financial literacy and capabilities of our students across the student lifecycle. Our approach builds on existing financial education across the university, identifying new opportunities to empower students and positively impact their financial inclusion, resilience and wellbeing. We will explore opportunities that increase student financial literacy and build staff capability to support students.



Action area 3: Understanding financial vulnerability

Financial hardship can impact the access, participation. retention and success of all students, with those from identified vulnerable and lowsocioeconomic backgrounds at greater risk of financial exclusion. As part of our commitment to equity and diversity, we will increase how we identify the risks of economic exclusion and proactively remove barriers that disproportionately impact vulnerable groups. Consultation and co-design with students will increase our understanding of the barriers and how institutions can support student success.



Action area 4: Financial capability

We aim to support all learners to achieve their full potential at university and beyond. Acknowledging the positive impact of education and employment on economic security, we will prioritise actions that improve equitable access to university, support financial wellbeing, and prepare all students for life outside of university. This includes initiatives that develop student capacity to gain meaningful employment and contribute to their communities, building on our distinctive graduate attributes.

The delivery of these initiatives has enabled us to support our students by:

Providing improved awareness and access to appropriate financial products and services.

Improving support for financially vulnerable students.

Increasing understanding of barriers to financial inclusion, resilience and wellbeing.

Implementing policies, processes and actions to address economic inequality.

More partnerships and collaboration to support vulnerable groups.

UTS's outcomes



Action area 1: **Products and services**

Status	Action statement	Output	Responsibility	Stakeholders
Completed	Review the conditions of award and application process for UTS scholarships and support fundraising, with the aim to enhance support for students experiencing financial vulnerability.	 Scope and gather requirements for a streamlined scholarship application process. Recommendations developed. Continued review and update of conditions of award for existing scholarships. Report completed. 	1. Lifetime Learner Experience (LLE) (Scholarships) 2. LLE (Scholarships) 3. Advancement	Students
		3. Support fundraising for key student support areas, including the Equal Access Scholarship.		

Commentary:

1. The Scholarships team made significant progress in this area, including consultations with UTS Accessibility and the Centre for Social Justice & Inclusion (CSJI) on making the scholarship application process more accessible, clearer and transparent.

The following recommendations were developed and piloted, with a more significant trial and full implementation planned for 2025:

- Identifying scholarships with similar eligibility criteria and streamlining the application process into a single application. In 2024, this was implemented for the UTS Faculty of Engineering and IT (FEIT) and the Faculty of Law equity scholarships.
- Inclusion of a selection rubric within scholarship applications, aimed at providing students with more meaningful quidance and increased understanding of the scholarship assessment process.
- Holding application drop-in sessions where students could come and ask guestions about the scholarship process and how to apply.

In 2024, the Scholarships team managed approximately 100-115 scholarships for 843 students, with an outlay of \$2,682,003.

2. UTS Scholarships renewed, drafted and consulted on approximately 73 Conditions of Award for prizes and scholarships, with varying time commitments ranging from 3 hours to over 35 hours.

3. The Equal Access Scholarship (EAS) was the focus of staff and alumni giving campaigns in 2024. The End of Financial Year staff giving program appeal encouraged UTS staff to sign up to the program, which contributes to 3 student support causes including EAS. The appeal went live between 12 June - 23 July across email, website, internal staff newsletters and digital campus screens. An estimated total of \$42.7K per annum is raised (inclusive of university matched funds), of which 92% goes towards EAS.

The EOY Retention Appeal, targeting current and previous donors, fundraises exclusively for EAS and ran between 7 November - 31 December across email, website, SMS and social media. Over \$12K was raised for EAS.





Status	Action statement	Output	Responsibility	Stakeholders
Completed	Remove all UTS Library fines, and streamline the process for waiving the lost item replacement costs for students experiencing financial hardship.	1. UTS Library fines removed. Process of referral to financial assistance for waiving replacement costs for lost items developed.	1. Library	Students

1. All Library fines removed except for replacement items fees. All front-line library staff have also been trained in referring to financial assistance, if required.

Status	Action statement	Output	Responsibility	Stakeholders
Partially completed	Enhance access to affordable course textbooks.	 Development of staff guidelines for the affordable and equitable selection of course textbooks and reading materials. 	1. Library	Students

Commentary:

1. This project is nearly completed. The website information for teaching staff has been released and draft collection guidelines are currently being reviewed by the Library Policy and Planning Team. Feedback will be completed in January 2025.

Status	Action statement	Output	Responsibility	Stakeholders
Completed	Ensure targeted promotion of work integrated learning (WIL) financial support grant for students experiencing financial hardship, in relevant activities and student information packs.	1. Review, explore and update key contacts to assist in identifying relevant activities in faculties e.g., placements, field trips. Offer financial assistance content to be included as part of the information to students.	1. Student Support Unit (SSU) (Financial Assistance).	Students

Commentary:

1. The targeted promotion of financial assistance programs and services was undertaken in 2024, prioritising promotion through faculties and schools with WIL programs. The UTS Financial Assistance Service also provided financial support information to targeted WIL faculty units when booking placements for their students.

385 Financial Support Grant applications were processed, of which 300 were approved in line with the eligibility guidelines. 26% of grants applications identified WIL/practicals/clinics as their primary cash-flow need, and 74% identified every-day living expenses/medical/emergency. However, it is relevant to note the overlap in these categories as illustrated by applicants with WIL obligations requesting financial support for rent and essentials due to loss of income during mandatory WIL commitments. In addition, 300 applications for no-interest loans were processed. 259 were approved mostly at \$3000 for cash-flow on both living costs and WIL/practical/internship costs. This was an increase of 92% from 2023.



Status	Action statement	Output	Responsibility	Stakeholders
Completed	Distribute financial equity scheme grants for ticketed and extra- curricular events, with an emphasis on students experiencing financial hardship.	 Financial equity scheme grants for ticketed and extra-curricular events distributed to students experiencing financial hardship. Evaluation of current financial equity scheme for ticketed and extra-curricular events completed. 	UTS Activate	Students

1. In 2024, 15 Financial Equity Scheme Grants were distributed by UTS Activate to students experiencing financial hardship, totalling \$3670 in value.

2. An evaluation of the Financial Equity Scheme was completed. The Financial Equity Scheme Grants increased opportunity for students to participate in higher-cost, extracurricular activities on-campus. Fourteen grants were used in the health and fitness sector, and 1 was used for large UTS clubs and societies' events.

Status	Action statement	Output	Responsibility	Stakeholders
Completed	Increase visibility and awareness of both financial and non-financial support services, particularly for students who may be experiencing financial vulnerability.	 Digital visibility and presence of support services and resources on UTS website reviewed and updated. UTS Housing website reviewed and updated to include fee support information for students experiencing financial difficulty or vulnerability. Promotion of Jumbunna International Cultural Experience programs to increase Indigenous engagement. Costs for travel, food and accommodation covered. 	1. Library/SSU 2. Housing 3. Jumbunna	Students

Commentary:

1. To increase digital visibility, support services are now promoted through the UTS mega menu for current students. The webpage has been promoted through the UTS digital screens.

2. Additional information about financial support was incorporated onto UTS Housing webpages (April 2024). To increase student awareness of available financial support, the following UTS Housing webpages now each link to the UTS Financial Assistance Service:

- Application page
- FAQs
- Residential life
- Fees.

3. Jumbunna promoted and delivered the International Cultural Experience Program. Nine students attended the Aotearoa (New Zealand) cultural immersion opportunity (26 September – 5 October 2024). Travel, meals and accommodation were covered for participating students.



Status	Action statement	Output	Responsibility	Stakeholders
Completed	Address the digital divide by increasing availability of, and support to use, digital technology.	 Laptops available for loan 24/7 from a self- service locker (loan vending machine). Assistive technology study guide developed and distributed. 	1. Library 2. Library	Students

1. The self-service loanable tech locker was installed and launched in September 2024, consisting of 18 laptops and 3 cameras. It is accessible 24/7 allowing students to access tech even when the Library is closed. 258 laptop loans and 40 camera loans have been taken from September to December 2024.

2. The assistive technology study guide has been developed and is scheduled for distribution by late January 2025.





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Action area 2: Financial capability

Status	Action statement	Output	Responsibility	Stakeholders
Alternative action	Continue to integrate financial capability building resources and	1. Partner with other Good Shepherd FIAP member organisations who have resources	1. CSJI/SSU (Financial Assistance)	Students
completed	training across the student lifecycle to increase their visibility and accessibility.	and services relevant for students, to achieve a mutual benefit of matching our audience to their resources/services.	2. Student Experience/ SSU (Financial Assistance)	
		2. Pilot wellbeing-themed activation held during UTS Orientation, with a focus on financial wellbeing.	3. CSJI/SSU (Financial Assistance)	
		 Embed financial literacy material into widening participation schools outreach activities. 		

Commentary:

1. There were limited opportunities for resource sharing with existing Good Shepherd partners. The focus of UTS Financial Assistance remained on service provision for students rather than extension of partnerships. Financial Assistance provided 2115 occasions of service to students in 2024, which was a 31% increase on the 2023 service data.

2. A wellbeing themed activation was held at O'Day during Spring Orientation. The 'Money Management Wheel of Fortune' activity combined entertainment with valuable learning opportunities, fostering financial literacy among students in a lively and engaging setting. 500 – 600 students came past the booth with 250 playing 'Wheel of Fortune' throughout the 6 hours.

3. Financial literacy materials were also embedded into UTS widening participation schools outreach activities, including the U@Uni Academy program. Students were introduced to available support services and completed financial capability building activities during in-school sessions.



Status	Action statement	Output	Responsibility	Stakeholders
Completed	Enhance staff capability to identify and support students experiencing	1. Information guide developed and distributed to relevant staff, faculty and	1. SSU (Financial Assistance)/HELPS	Staff
	financial vulnerability.	business units to increase understanding of students subject to financial exclusion and stress.	2. UTS Activate	
		2. Activate Wellbeing representatives provided training to increase understanding of available financial assistance referral pathways.		

1. Training was delivered to enhance staff capability in identifying and supporting students experiencing financial vulnerability. As part of a UTS HELPS unit 2024 professional development session, the Financial Assistance Service provided training to frontline staff and advisors.

More broadly, online guidelines to assist staff in identifying students with potential financial need are accessible on the Financial Assistance Programs webpage. The guidelines cover eligibility criteria that define financial disadvantage among students. In 2024, this information was socalised with 19 Academic Liaison Officers in faculties, 925 First and Further Year Experience (FFYE) members, and 275 Professional Education Placement Network (PEPN) members.

2. 191 Activate UTS volunteers completed the Wellbeing Representative onboarding session. This session involved an outline of the different support services available at UTS, including the Financial Assistance Service. Training content outlined the purpose of support services and how students can request financial support.

Status	Action statement	Output	Responsibility	Stakeholders
Completed	Work in partnership with students to develop a campaign that aims to reduce the stigma associated with asking for help and increases awareness of available low and no- cost student services.	1. Campaign co-developed with students for implementation across the university.	1. CSJI	Students

Commentary:

1. CSJI was an industry partner for 2 UTS subjects, Leading Innovation winter school intensive for Bachelor of Creative Intelligence and Innovation students, and Design Thinking for Social Innovation in the Faculty of Arts and Social Sciences. Students developed a financial support campaign aimed at reducing stigma and increasing awareness of support services. Over 400 UTS students were engaged, with groups pitching their campaign solutions to UTS internal and external stakeholders. Solution viability will be further considered in 2025.

Status	Action statement	Output	Responsibility	Stakeholders	
Completed	Develop financial capability education materials that empower	1. Financial awareness module developed and promoted to students and staff.	1. SSU (Financial Assistance)/CSJI	Students	
	students to plan for the future and increase their protective economic	2. Financial literacy podcast episode	2. UTS Library		
	supports (e.g., savings, planning).	available and promoted to students.	3. SSU (Financial Assistance)/HELPS		
	student demographics and evaluate th They developed a comprehensive finar attitudes of UTS students, alongside th literacy. Their financial literacy survey the development of financial capabilit	we Michayluk conducted research to assess bathe effectiveness of interactive educational inter- ncial literacy index to assess the financial know the creation of interactive educational intervent was completed by over 820 students across UT y education materials for distribution in 2025, a progress of students' financial literacy over time	ventions in improving finan ledge, financial knowledge, ions designed to improve st S. The research outcomes nd facilitate the annual upo	ncial literacy. , behaviour and tudents' financia will contribute to	
	In addition, the Financial Assistance Service developed self-paced financial literacy resources which are available for students to access on the UTS Financial Assistance website.				
	2. Financial literacy UTS Student Hacks Podcast "Making Cents of It All: Budgeting with Prabhu" was completed and released. The episode was promoted through UTS Library and student communications. There were 210 downloads from Oct 2023 – Dec 2024.				
	3. To support students who are leaving the parental home, budgeting/planning sheets with identified cost categories and auto-summation capabilities are provided with all online financial assistance applications. Applicants are reminded that they can book in with the Financial Assistance Service to discuss their needs further.				
	In addition, LITS HELPS also collaborat	ed with the Financial Assistance Service to cre	ate a one-nage bullet point	information	

In addition, UTS HELPS also collaborated with the Financial Assistance Service to create a one-page bullet point information leaflet identifying the main Financial Assistance services for both local and international students.

"A lot of students are really struggling. The cost of living is crazy. We run a night noodle bar at UTS a couple of times a week and the lines are so long. Students are desperate for anything that is free. For some it's the most nutritious and substantial meal they'll have that week. Not eating properly is detrimental to a student's success."

- Nour Al Hammouri, UTS alumni, and former President of the UTS Students' Association



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Action area 3: Understanding of financial vulnerability

Status	Action statement	Output	Responsibility	Stakeholders
Progressing well	of practice to facilitate intra- community membership administe	1. Project plan developed and call for community membership administered with broad representation from across UTS business units.	1. CSJI	Students
		2. Project plan implemented, with a range of activities such as meetings, events and communications.		

Commentary:

1. Terms of reference have been developed for the Student Financial Wellbeing Community of Practice (CoP). The CoP will be established in 2025 to bring together professionals from various higher education institutions to share knowledge, promote best practices, and collaboratively address issues related to student financial wellbeing. 32 staff from 25 institutions have expressed interest in being a member of the CoP, and a further invite will be sent to institutions early 2025.

2. The CoP will meet biannually. Additional meetings may be scheduled as needed for specific projects or working groups.



Status	Action statement	Output	Responsibility	Stakeholders
Completed	Implement early and proactive identification and intervention	1. Targeted email sent to students who indicate interest in learning about financial	1. Student Experience	Students
	strategies for students experiencing	assistance in their Orientation "Tell us more"2. Student Experiensurvey.3. CSJI2. Financial assistance information included4. SSU (Financial	2. Student Experience	
	financial vulnerability.	survey.	3. CSJI	
		2. Financial assistance information included in First Base program mentoring checklist.		
		 Link students who enter UTS via widening participation equity pathways into Financial Assistance Service. 		
		4. Link new students with identified financial disadvantage into Financial Assistance Service through Connect Orientation and follow up communications.		

1. Targeted post-orientation follow-up emails were sent to students who identified an interest in financial assistance in their Autumn and Spring Orientation "Tell us more" surveys. Autumn (>2000 students) and Spring (>400 students).

- Emails delivered: 1997
- Open rate: 46.219% (1834 total opens, 923 unique opens)
- Click rate: 10.616% (809 total clicks, 212 unique clicks)

2. Financial Assistance Service information was incorporated into the First Base program mentoring checklist for student mentors.

3. The UTS CSJI First Year Success team sent a financial assistance introduction email to students who entered UTS via widening participation equity pathways. Topics in the email to uplift knowledge of financial supports included:

- available grants (digital grant and financial support grant)
- grocery voucher and travel assistance
- interest free loans
- personalised financial advice
- self-help resources.

4. Students who experienced financial disadvantage during high school and entered UTS via an equity pathway or educational access scheme were invited to a Connect Orientation session to receive information from the UTS Financial Assistance Service about available supports.



Status	Action statement	Output	Responsibility	Stakeholders
Completed	Continue to consult with students and staff to enhance our understanding of the barriers to financial inclusion, resilience, wellbeing and potential interventions.	 Consultation and evaluation held with UTS students. Report completed and shared with FIAP CoP to inform actions. Socialise FIAP with UTS faculty equity and diversity committees for consultation and collaboration. 	1. CSJI	Students

1. A workshop, and survey was held with UTS students to identify the challenges they face from a financial inclusion and wellbeing lens and potential opportunities to better address student needs. This information was socialised with the FIAP working group to inform actions.

2. The FIAP was socialised with UTS faculty equity and diversity committees. A research relationship was consequentially established with the Business School and the FIAP working group.

Status	Action statement	Output	Responsibility	Stakeholders
Completed	Investigate options to embed financial wellbeing measures into monitoring and evaluation, with the aim to identify students that are experiencing, or at risk of experiencing, financial hardship.	1. Options identified and recommendations developed and shared with FIAP CoP.	1. CSJI	Students

Commentary:

1. Financial wellbeing measures have been built into widening participation program evaluation surveys to support early identification and intervention. Financial assistance questions were also incorporated into the Autumn and Spring Orientation "Tell us more" surveys.

Early identification measures will be a continued focus for the 2025 CoP.

Status	Action statement	Output	Responsibility	Stakeholders
Completed	Maintain and enhance relationships with peak practice and research bodies to raise awareness in governments and the broader community about ongoing and emerging systemic barriers to financial inclusion for students.	 Contribute to program development and research regarding financial inclusion for students. Ongoing liaison with bodies and professional networks such as EPHEA (Equity Practitioners in Higher Education Australasia), ACSES (Australian Centre for Student Equity and Success), and WAHED (World Access to Higher Education Day). 	1. CSJI	Students

1. CSJI presented at the Student Voice Australasia Practitioner Network (November 2024) on student recognition and reward practices in higher education, with over 300 members engaged.

2. The Australian Refugee Welcome University Sponsorship Consortium (ARWUSC) has co-designed a blueprint for the new, education-led pathway for refugee resettlement in Australia, the Refugee Student Settlement Pathway (RSSP). UTS is a continuing member and contributor to the ARWUSC.

CSJI presented at the launch conference of the World Access to Higher Education Network (WAHEN), the first global network focused on addressing inequalities in access and success in higher education across the world.

UTS is a continuing member of, and contributor to, EPHEA.







Action area 4: Economic security

Status	Action statement	Output	Responsibility	Stakeholders
Alternative action completed	Provide support for students seeking accommodation.	 Scape Accommodation Scholarship continued to be administered in 2024 for UTS students experiencing financial hardship. UTS Housing check-out communication email updated to include information to support student transition into more permanent housing. Explore partnership options between UTS Housing and NGOs for affordable external housing. Report and recommendations provided. 	1. Housing 2. Housing 3. Housing	Students

Commentary:

1. The Scape Accommodation Scholarships were administered in 2024. Out of the 10 annual scholarships, 7 were awarded to students experiencing financial hardship or relocating from rural areas. Students received a 50% rent discount on selected shared apartments for 52 weeks. The Scholarship was awarded in January 2024.

2. To support student accommodation transition, information regarding off-campus accommodation has been incorporated into the UTS Housing check-out communication email. This includes advice about budgeting, requesting rental history, finding accommodation and sourcing legal support. For the Autumn 2024 intake, 197 students were emailed. For the Spring 2024 intake, 343 students were emailed.

3. Given rising rental costs, there have been limited opportunities to secure meaningful partnerships with NGO's for affordable external housing. Instead, UTS Housing has concentrated on, and remained committed to, providing its housing stock at the most reasonable rates possible to support UTS students.

Status	Action statement	Output	Responsibility	Stakeholders
Completed	Develop recommendations to inform the renumeration provided to students involved in consultations on-campus.	1. Recommendations developed and socialised.	1. CSJI	Students

1. A Good Practice Guide for student voice reward and recognition has been developed. This document offers guidance to professional and academic staff at UTS on how to appropriately recognise and reward the contribution made by students to a student voice activity.

15 institutions were consulted on the guide, which provides practical remuneration recommendations across a broad range of student voice activities. The guide will be released in 2025.

Status	Action statement	Output	Responsibility	Stakeholders
Completed	Continue to support UTS alumni in their career development, and review current communication of alumni offerings.	 Review of alumni information on UTS Careers website completed. Increased promotion of UTS Careers alumni support. 	1. SSU (UTS Careers) 2. SSU (UTS Careers)	Students

Commentary:

The alumni information on the UTS Careers website was reviewed and updated. In 2024, a total of 8,166 alumni accessed the UTS Careers service. These alumni attended 612 career appointments, with a total of 3,450 event attendances, 164,242 job ad views, and 18,796 resource views.

Status	Action statement	Output	Responsibility	Stakeholders
Completed	Further embed career development education and support within curriculum.	1. Increased number of courses with integrated employability learning outcomes. To be implemented during course refresh.	1. SSU (UTS Careers)	Students

Commentary:

In 2024, the team of Careers Consultants embedded career education into 118 subjects and 67 courses across all faculties, reaching 20,000+ students. This represents a 20.4% increase in the number of subjects, and 17.5% increase in student reach compared to 2023.







Statement from the FIAP group

FIAP members are part of an important movement to improve financial wellbeing and promote inclusive growth in Australian communities.

Financial stress and hardship can impact us all at any stage in our lives. Through the FIAP program, our goal is for organisations across all sectors to contribute to financial health and wellbeing, ensuring hardship can be identified early, managed, and overcome. This includes supporting their own staff and families, as well as the people they serve.

By building capacity, raising awareness, and increasing access to appropriate supports and services, organisations can drive better social and economic outcomes, strengthening engagement and prosperity for students, employees, and the wider community. We congratulate UTS for its commitment to improving the financial health and wellbeing of its community and making important progress in its first year as a FIAP member. There is still much to do in an environment of growing inequality and financial strain. We look forward to working together to ensure the highest level of care and support is provided to vulnerable students and to generate even greater impact in the years ahead as the FIAP program evolves.





Financial Inclusion Action Plan 2024–2025 Outcome Report 21

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42010 FEBRUARY 2025