

Financial Assistance Service
Student Services Unit
PO Box 123 Broadway, NSW 2007
(Level 6, Tower Building)
Ph: 02 9514 1177 Fax: 02 9514 1172 TTY: 02 9514 1164
Email: financial.assistance@uts.edu.au



STUDENT LOAN PROGRAM

Guidelines for Applicants

General Information

- Student loans are available for bills, rent, one-off living expenses and other costs, such as unexpected medical costs. Loans can also be made for course-related projects and to assist with every-day living expenses while on unpaid industry placements, including clinical and practicum.
- **Interest is not charged.**
- This program cannot lend money for fees, cars or computers. There is a computer program for disadvantaged students who meet the eligibility criteria.
- The usual maximum amount available is \$500.
- Documents which confirm the need for a student loan **must** be provided with your application, e.g. current bank statements of past 3 months, due bills, notifications of debt, proof of rent owing, lease agreements specifying bond details...
- Documents which confirm your income, such as a Centrelink Income Statement or employer pay slips, must be provided with this application
- Repayment details are negotiated during the loan interview.
- Repayments will **not** be arranged for any dates beyond your last class in your last semester.
- All loans must be repaid by the date agreed upon in the Student Loan Contract, unless the student has negotiated a loan extension before that date – (see Loan Extensions below).
- **A default on a student loan repayment may incur a University sanction.** To avoid a sanction please apply for an official Loan Extension.
- All loans are legally binding.

Eligibility Criteria

- Applicants **must be currently enrolled** in award courses at UTS and not on Leave of Absence or facing Exclusion.

How to Apply

- Make an appointment with the Financial Assistance Service: call 9514-1177.
- **Complete the loan form before your interview.** Bring your student ID card, your bank details and other supporting documents to the interview.

- Note that the number on your ATM key card is **not** your bank account number – the account number can be found on your statement or provided by your bank prior to the interview.

Loan Approval

- You will usually be advised at the interview whether your application is approved or not.
- Loans are deposited directly into your bank account. **Please note that the loan payment is not immediate and can take up to 10 working days to process.**
- If your application is not approved and you wish to appeal the decision, you may make an appointment at Student Services with the Manager of Financial Assistance.
- If your application is approved, you will need to retain a copy of the **LOAN REPAYMENT SCHEDULE** page from your **STUDENT LOAN APPLICATION 2014**
- The Loan Repayment Schedule constitutes your copy of the Student Loan Contract and lists your agreed repayment arrangements. Please also refer to it for important repayment information and conditions. How to make repayments is listed on the reverse side.

Loan Extensions

- If you cannot make a payment contact the Financial Assistance Service to discuss your situation prior to the due date. Phone: 9514 1177 or email financial.assistance@uts.edu.au
- An appointment to negotiate an extension is usually required. If you are a distance student this can be arranged through a telephone appointment or by emailing: financial.assistance@uts.edu.au
- Repayments will not be arranged for any dates beyond your last class in your last semester.

A default on a student loan may also result in the University referring a student loan debt to a debt collection agency. The student with the debt may be liable for the cost recovery charges.



STUDENT LOAN APPLICATION 2015

MR Family Name: _____ Student ID: _____
 MS Given Name _____
 D.O.B: ____ / ____ / ____ Drivers License No: _____

Citizenship: Tick a box to select the status that is relevant to you.

Australian Citizen Permanent Resident Permanent Humanitarian
 International Student Other visa : stipulate visa class/sub-class_____

Admission: If you entered UTS under an Admissions program please tick a box to indicate which one.

InpUTS Access Principal's Recommendation Jumbunna Special Admission None of these

Study Details: Undergraduate Post Graduate

Faculty: _____ Course: _____
 *(Non-award or Insearch students are not eligible)

When did you start your Course? Year _____ How many semesters have you completed? _____

Special Needs Registration: Are you registered with the Special Needs//Disability Support Service? Yes No

Name your DSO: _____

Are you completing an **industry placement** (clinical/professional experience/practical/major project) this year?

Yes No >>>> If yes, how many weeks in Autumn _____ in Spring _____ in Summer semester(s) _____

Fees: How did you /will you pay your fees this semester?

Deferred HECS/Fee-HELP Self Parents Employer/Scholarship Other_____

Contact details of a next of kin (closest relative):

Name _____
Address _____
 _____ P/Code _____
Phone _____ **Mobile** _____

Please nominate 1 other responsible people/parents/guardians who may be contacted regarding this loan if necessary. Phone numbers MUST be included.

1. Name _____ (TEL) _____

(OFFICE USE ONLY)

SNAFA No. 15 DATE APP ____ / ____ /15 Loan Amount \$

Personal and Financial Details

Marital Status: Single Married/Partnered Other

Do you have other people who are dependant on your income? Yes No

If Yes, please state the number of dependants and their relationship to you: _____

Do your parents / partner / other assist you financially? Yes No

If Yes, give details: _____

Your Financial Position today:

Cash	\$ _____	Bank Loan	\$ _____
Bank balance	\$ _____	Credit Card(s)	\$ _____
Other	\$ _____	Personal debts	\$ _____
		Other	\$ _____
TOTAL AVAILABLE FUNDS	\$ _____	TOTAL CURRENT DEBTS	\$ _____

Estimated Annual Income

<i>Income</i>	<i>2/ Weekly</i>	<i>Yearly</i>
Employment 1 (PT/FT/Casual)	net \$_____ x 26 =	\$_____
Employment 2 (PT/FT/Casual)	net \$_____ x 26 =	\$_____
Partner's Income	net \$_____ x 26 =	\$_____
Allowance from Parents/Sponsors	net \$_____ x ... =	\$_____
(Circle which Centrelink benefit-s you receive): Austudy / Abstudy / Youth Allowance /Disability Support Pension/ Newstart/ Parenting Payment Single/ Carer's Pension / Pensioner Education Supplement/ Age Pension	net \$_____ x 26 =	\$_____
Other Centrelink Payments (e.g. Rent Assistance, FTB)	net \$_____ x 26 =	\$_____
Other Government Assistance, e.g. scholarship (please specify _____)	net \$_____ x 26 =	\$_____
Other Income eg Scholarships/Awards (please specify ...)	net \$_____ x ... =	\$_____
Earnings from Assets (Rental income, shares, trusts.....)	net \$_____ x ... =	\$_____

TOTAL ESTIMATED INCOME - ANNUAL \$ _____

Estimated Annual Expenses

<i>Expenses</i>	<i>2/Weekly Costs=</i>	<i>Yearly Costs</i>
Rent /Mortgage/Board	\$ _____ x 26 =	\$ _____
Food supplies & Groceries	\$ _____ x 26 =	\$ _____
Travel (Bus/Train \$____ + Petrol \$____ + Semester Breaks \$ ____)	\$ _____ x 26 =	\$ _____
Entertainment (incl. coffees, Uni lunches, drinks, nights out...)	\$ _____ x 26 =	\$ _____
Other accommodation expenses (e.g.: Bond, Furniture, Rates)		\$ _____
Mobile Phone / Internet / Home Telephone	\$ _____ x 12 (monthly) =	\$ _____
Gas, Electricity, House Insurance	\$ _____ x 4 (quarterly) =	\$ _____
Dependants including childcare costs	\$ _____ x 52 =	\$ _____
Personal Expenses (laundry, haircuts, clothes, shoes, gifts etc)		\$ _____
Sports, Hobbies, Gym, Excursions		_____
Health Fund Contributions, Medical/Dental, Other Health Expenses		\$ _____
Vehicle Costs (rego \$____, insurance \$____, repairs \$____)		\$ _____
Text Books, Stationery, Printing, Materials, Uniforms		\$ _____
Computer, software and course-related technologies		\$ _____
Repayments for Credit cards, Bank loans, Personal debts, etc, please specify) :		
1. _____		\$ _____
2. _____		\$ _____
3. _____		\$ _____
TOTAL ANTICIPATED EXPENSES - ANNUAL		\$ _____
Total estimated Income		\$ _____
Total estimated Expenses		\$ _____
Income Less Expenses		\$ _____

STUDENT LOAN APPLICATION 2015

REQUESTED LOAN AMOUNT \$ _____ .00

Have you taken out a loan with UTS previously? Yes No

If so, when? _____ and how much? \$ _____

Have you repaid the loan in full? Yes No If No, amount still owing \$ _____

Have you tried to borrow this amount from any other source? Yes No

What will be the source of income to repay loan:

If working, what is the Name and Address of current Employer:

Please explain why you need to borrow from the UTS Student Loan:

Note: Student loans are available for bills, rent, one-off living expenses and other costs such as unexpected health costs. Loans can also be made for course-related projects and living expenses while on unpaid industry placements, clinical and practicum. We do not usually lend for student fees, cars or computers.

I, (Full Name) _____ hereby request financial assistance under the terms and conditions of the Student Loan, by way of a loan which will be used to assist in the furthering of my academic career. The information provided will be used by the Financial Assistance Service to assess my application. I understand that special conditions apply to the granting of my loan, and I agree to be bound by such conditions. I also understand that I will be required to sign a contract with the University, prior to receiving my loan if it is approved. I will be required to present my current Student Identification card at that time as proof of my enrolment.

Signature of Applicant

Dated



STUDENT LOAN APPLICATION 2015 – LOAN REPAYMENT SCHEDULE

I, _____ Student ID _____
Given Name Family name

Of (Address) _____

_____ Post Code

hereby apply for a student loan from UTS for the amount of \$ _____ .00

If approved by the University, I agree to repay the loan as per the following schedule:

\$ _____	REPAY DATE	___/___/___	\$ _____	REPAY DATE	___/___/___
\$ _____	REPAY DATE	___/___/___	\$ _____	REPAY DATE	___/___/___
\$ _____	REPAY DATE	___/___/___	\$ _____	REPAY DATE	___/___/___
\$ _____	REPAY DATE	___/___/___	\$ _____	REPAY DATE	___/___/___
\$ _____	REPAY DATE	___/___/___	\$ _____	REPAY DATE	___/___/___

I understand and agree to the following conditions:

- There are penalties for deliberately giving false or misleading information.
- That I am responsible for notifying the Registrar within three weeks of any change to my address by updating my details via the online system 'My Student Admin' or at a Student Centre Service Desk.
- That I am responsible for obtaining a loan repayment Tax Invoice from the Student Centre or 'My Student Admin' to enable me to repay the scheduled amount by the due date if I do not receive a Tax Invoice in the mail.
- That I am responsible for retaining all receipts (proof of online payment or a Post Office stamped Tax Invoice with details of the amount paid and the date paid) for payments made towards my loan.
- That I agree to pay the loan in full prior to my last class in my last semester, my withdrawal or discontinuation of studies at UTS, whichever date falls first.
- That the University may impose any of a number of penalties for defaulting on my repayment arrangements (including withholding my results, impeding changes to my enrolment, refusing my Graduation and/or terminating my enrolment and/or refuse Graduation) until the debt is fully paid.

I declare that the information on the attached form is complete and correct.

Student's Signature: _____ Date ___ / ___ / 15

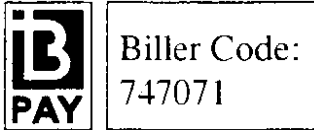
Interviewing Officer/
 Witness _____ Date ___ / ___ / 15
Name in Full Signature

(OFFICE USE ONLY- Approved)	___ / ___ / 2015
Director, Student Services or Nominee – Claire Edwards	

HOW TO PAY

Firstly, loan recipients need a Tax Invoice for each scheduled loan repayment. You can request a copy of the Invoice from a Student Service Centre or online through 'My Student Admin'

PAYMENT METHODS



Contact your bank, credit union or building society to arrange payment from a cheque, savings or credit card account. More information is at www.bpay.com.au. Your Customer Reference number is the Tax Invoice Number located at the top right hand corner of your invoice.

OR



Billpay Code:

2038

Your Australia Post reference number is the Tax Invoice Number located at the top right hand corner of your invoice. You can pay:

- In person at any Post Office
- By phone on 131816, or
- Online at postbillpay.com.au

Credit card payments may be made using MasterCard or Visa.

Note: Australia Post accepts payment by American Express for phone and internet payments ONLY.

OR



By Mail

Post the Payment Slip with your cheque to:

University of Technology, Sydney
PO Box 2227
STRAWBERRY HILLS NSW 2012

Cheques must be made payable to "University of Technology, Sydney", and should be sent with time allowed for funds to clear.

Ensure your name and student number are written on the back of the cheque.

Please complete this page – if you are currently receiving a Centrelink Benefit



University of Technology Sydney (UTS), Financial Assistance Service

Student Consent Form
for Centrelink Income Confirmation

This consent will be used for the sole purpose of authorising Centrelink to provide information to UTS Financial Assistance Service to assess your eligibility in relation to concessions or services provided by UTS Financial Assistance Service.

Income Confirmation

I, (your name) _____ DOB: _____

UTS Course: _____ Student ID: _____

authorise Centrelink to electronically provide a statement of information to UTS Financial Assistance Services to assist in the assessment of my entitlement to services from UTS Financial Assistance Service. I understand that the information provided by Centrelink may include, where relevant, current or historical details of payments received, dependants, Centrelink deductions, income, assets and *confirmation* of my current address.

I understand that this authority, once signed, is effective only for the period I am a student of University of Technology Sydney. I understand that this authority, which is ongoing, can be revoked at any time by giving notice to UTS Financial Assistance Service.

I understand that I will be able to obtain a written copy of the Statements at any time from either UTS Financial Assistance Service or Centrelink.

A brochure is available from Centrelink that provides more details about the Centrelink Confirmation eServices or on Centrelink's website at www.centrelink.gov.au

My Centrelink Reference Number (CRN) is:

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Signed:

Dated:

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AUTHORITY FOR DIRECT PAYMENT OF UTS STUDENT LOAN

FULL NAME:

_____ Family Name _____ Given name

ADDRESS

_____ POST CODE _____

Email:

_____ @student.uts.edu.au _____

PHONE :

STUDENT NO.

DOB

____ / ____ / ____

Name of holder of Account

Name of Financial Institution

Branch Name in full

BSB Number

____ _

(must be 6 digits)

Account Number

____ _

**I accept financial assistance which will be used to assist in the furthering of my academic career.
 I understand that UTS does not take any responsibility for incorrect account information supplied.**

Signed :

Date ____ / ____ / 15

(OFFICE USE ONLY)

Authorisation

Name: Claire Edwards Acting Manager SNAFA
 Or delegated other: Name _____

LOAN Amount \$ _____•00

Date ____ / ____ / 15

Sign:

Loan No Loan Cat. Entered DD By