


DOCUMENT TYPE	X	
ADMINISTRATIVE	5	
FINANCIAL	2	
STUDENT FINANCIAL POLICIES	5	
NUMBER	009	Policy Database Document Reference Number 525009X

## STUDENTS' LOAN FUND PROCEDURE – SCHEDULES A, B and C


### SCHEDULE A - TABLE OF AMOUNTS AND REQUIREMENTS

Amounts	Category type	Guarantor*	Administration fee*	Interest*
\$0-200	emergency aid	not required	N/A	N/A
\$201-4,000 <i>case-by-case basis</i>	grant	not required	N/A	N/A
\$201-800	student loan	not required	\$0	\$0
\$801-4,000	student loan	required	\$0	\$0

Amounts	Category type	Repayment terms	Typical purpose(s) of loan	Approval
\$0-200	emergency aid	Voluntary		One designated officer
\$201-4,000 <i>case-by-case basis</i>	grant	N/A	special circumstances	To be recommended by one designated officer <b>and</b> approved by one authorised approving officer or approved nominee**
\$201-800	student loan	monthly <i>up to 12 months (unless completing course and then 2 months prior to completion of classes)</i>	stationery textbooks course materials/equipment	One designated officer
\$801-4,000	student loan	monthly <i>up to the expected duration of course less 2 months</i>	stationery textbooks course materials/equipment printer computer peripherals specialist software computer relocation/living expenses study placements/travel	To be recommended by one designated officer <b>and</b> approved by one authorised approving officer or approved nominee**

\* Determined by Executive Director, Student Services and Administration or nominee on an annual basis.

\*\* Approved nominee: person or persons acting in the designated role.

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## **SCHEDULE B - ESCALATION IN EVENT OF NON-PAYMENT**

Letters and/or emails are sent to students who fail to repay a student loan instalment by the due date. A loan is deemed overdue five business days after the last missed payment date.

### **Within one month of the first missed payment:**


The University will send the student a reminder letter and/or email advising of the options available (see section 17 of the Students' Loan Fund Procedure) and warning of the consequences of continued non-payment.

### **Within one month of the second missed payment:**

The University will write and/or send an email to the student again and also to the guarantor, if relevant. In addition to requesting payment, the letter will advise that the University has suspended services and that the student will not be permitted to re-enrol, obtain a transcript of their academic record, graduate or undertake other activities which require the discharge of financial obligations without the approval of the Executive Director, Student Services and Administration or nominee.

### **Within one month from the third missed payment:**


The University will send a final notice, advising that unless satisfactory repayment arrangements are made, the matter will be referred to the University's Finance Division for further action.

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## SCHEDULE C – DECISION FRAMEWORK

Based on the prescribed Procedure, this schedule aims to provide a decision framework to assist the assessment and approval process:

Emergency Aid	<p>Verify the following, in the order given:</p> <ol style="list-style-type: none"> <li>1. Does the student have a <b>confirmed</b> current enrolment? <ul style="list-style-type: none"> <li>▶ If Yes, proceed.</li> <li>▶ If No, student is not eligible.</li> </ul> </li> <li>2. Has the student borrowed in the past 12 months (assess from last date of payment)? <p>If Yes, has the student repaid the earlier borrowing(s)?</p> <ul style="list-style-type: none"> <li>• If Yes, proceed.</li> <li>• If No, student is not eligible.</li> </ul> <p>▶ .</p> </li> <li>3. Is the request for an essential need to continue with course? <ul style="list-style-type: none"> <li>▶ Is it for immediate relief? <ul style="list-style-type: none"> <li>▪ If Yes, proceed.</li> <li>▪ If No, student is not eligible.</li> </ul> </li> <li>▶ Does it affect the ability to continue with course? <ul style="list-style-type: none"> <li>▪ If Yes, proceed.</li> <li>▪ If No, student is not eligible.</li> </ul> </li> <li>▶ Does it have a deleterious effect on well-being? <ul style="list-style-type: none"> <li>▪ If Yes, proceed.</li> <li>▪ If No, student is not eligible.</li> </ul> </li> </ul> </li> </ol>
Grant	<p>Verify the following, in the order given</p> <ol style="list-style-type: none"> <li>1. Does the student have a <b>confirmed</b> current enrolment? <ul style="list-style-type: none"> <li>▶ If Yes, proceed.</li> <li>▶ If No, student is not eligible.</li> </ul> </li> <li>2. Is the request for a study-related purpose? <ul style="list-style-type: none"> <li>▶ If Yes, proceed.</li> <li>▶ If No, student is not eligible.</li> </ul> </li> <li>3. Is the request essential to continue the course? <ul style="list-style-type: none"> <li>▶ If Yes, proceed.</li> </ul> </li> </ol>

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	<p style="text-align: center;">▶ If No, student is not eligible.</p> <p>4. Would receipt or expenditure of the funds requested be consistent with any legal obligations upon the student, including any visa obligations; or any previous declarations made by the student to the University or any Commonwealth or State Government Authority regarding their ability to meet the cost of travel, tuition or living expenses?.</p> <p style="padding-left: 40px;">▶ If Yes, proceed. ▶ If No, student is not eligible.</p> <p>5. Is there a statement of special circumstances?</p> <p style="padding-left: 40px;">▶ If Yes, proceed. ▶ If No, student is not eligible.</p> <p>6. Are there reasons for inability to make repayments?</p> <p style="padding-left: 40px;">▶ If Yes, proceed. ▶ If No, student is not eligible.</p> <p>7. Is there supporting documentation from one or more independent sources or authorities that:</p> <p style="padding-left: 40px;">a. Identifies special circumstances; b. Dates occurrence of special circumstances; c. States duration of special circumstances; and d. Describes the level of impact.</p> <p style="padding-left: 40px;">▶ If Yes, proceed. ▶ If No, student is not eligible.</p> <p>8. In assessing the eligibility for a Grant, the following three tests will be used to determine whether the applicant is affected by special circumstances:</p> <ul style="list-style-type: none"> <li>• Is the nature of the situation faced by the student unusual and not likely to occur again to that student?</li> <li>• Is the situation faced by the student uncommon and unlikely to have impacted on other students in a related demographic studying at the University?</li> <li>• Is the situation faced by the student abnormal or unforeseen (a situation that could not have been predicted)?</li> </ul> <p style="padding-left: 40px;">▶ If Yes, proceed. ▶ If No, student is not eligible.</p>
Student Loan	<p>Verify the following, in the order given:</p> <p>1. Does the student have a <b>confirmed</b> current enrolment?</p> <p style="padding-left: 40px;">▶ If Yes, proceed.</p>

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	<ul style="list-style-type: none"> <li>▶ If No, student is not eligible.</li> </ul> <p>2. Is the request for a study-related purpose?</p> <ul style="list-style-type: none"> <li>▶ If Yes, proceed.</li> <li>▶ If No, student is not eligible.</li> </ul> <p>3. Is the request essential to continue the course?</p> <ul style="list-style-type: none"> <li>▶ If Yes, proceed.</li> <li>▶ If No, student is not eligible.</li> </ul> <p>4. Is the student able to make repayments?</p> <ul style="list-style-type: none"> <li>▶ If Yes, proceed.</li> <li>▶ If No, student is not eligible.</li> </ul> <p>5. Has the student provided the following supporting documentation:</p> <ul style="list-style-type: none"> <li>a. Identification;</li> <li>b. Statement demonstrating purpose and necessity;</li> <li>c. Evidence of cost of item/service for which funding is sought;</li> <li>d. Proof of income;</li> <li>e. Bank details;</li> <li>f. Guarantor, where relevant.</li> </ul> <ul style="list-style-type: none"> <li>▶ If Yes, proceed.</li> <li>▶ If No, student is not eligible.</li> </ul>
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