

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.
- **Interest is not charged.**
- This program cannot lend money for fees, cars or computers. There is a computer-recycling 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. bills, notifications of debt, Centrelink documents, rent documents or lease agreements specifying bond details
- Documents which confirm your income, such as an income statement or 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, or the student must negotiate a loan extension before that date.
- 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 a Financial Assistance Officer by phoning 9514-1177.
- Either collect the loan application form at Student Services, Tower Building, Level 6 (City) or Level 5 (Kuring-gai) or download the form from the web.

The website is at: <http://www.ssu.uts.edu.au/fassist/emergency/index.html>

- **Complete the loan form before your interview.** Bring it, your student ID card, your bank details including the BSB number and branch name, and other supporting documents to the interview. Note that the number on your keycard used in ATMs 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 with the Manager of Special Needs and Financial Assistance.
- If your application is approved, you will need to keep a copy of the **LOAN REPAYMENT SCHEDULE** page from your **STUDENT LOAN APPLICATION 2008** and refer to it for important repayment information and conditions. This constitutes your copy of the Student Loan Contract and lists your agreed repayment arrangements.

Loan Extensions

- If you cannot make a payment contact the Financial Assistance Officer 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.
- New repayment dates and amounts can easily be arranged if you are experiencing financial difficulties.

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 2008



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 Temporary protection visa

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

InputS Access Scheme Special Admission Schemes Jumbunna Indigenous House of Learning's Alternative Admissions Program 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 : _____ Which semester? _____

How many semesters have you completed? : _____

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

Deferred payment by HECS-HELP or FEE-Help Parents Self Employer Other

Please put the contact details of a next of kin (closest relative):

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

Please nominate 2 responsible people/parents/guardians who are willing to be contacted regarding this loan if necessary. Phone numbers MUST be included.

1. Name _____ (TEL) _____
Address _____ P/Code: _____
2. Name _____ (TEL) _____
Address _____ P/Code: _____

(OFFICE USE ONLY)

SNAFA No. 08 DATE APP ____ / ____ /08 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>Weekly</i>	<i>Yearly</i>
Employment (PT/FT/Casual)	net \$_____ x 52 =	\$_____
Partner's Income	net \$_____ x 52 =	\$_____
Allowance from Parents/Dependants	net \$_____ x 52 =	\$_____
Centrelink benefit: Austudy / Abstudy / Youth Allowance /Disability Support Pension/ Newstart/Parenting Payment Single/ Carer's Pension (circle which benefit)	net \$_____ x 52 =	\$_____
Centrelink Pensioner Education Supplement	net \$_____ x 52 =	\$_____
Other Centrelink Payments (Specify) _____	net \$_____ x 52 =	\$_____
Other Government Assistance, eg scholarship (Please specify)	net \$_____ x 52 =	\$_____
Other Income eg scholarship (Please specify)	net \$_____ x 52 =	\$_____

TOTAL ESTIMATED INCOME - ANNUAL	\$ =====
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Estimated Annual Expenses

Expenses	Weekly Costs	Yearly Costs
Rent / Mortgage/Board	\$ _____ x 52 =	\$ _____
Food	\$ _____ x 52 =	\$ _____
Travel	\$ _____ x 52 =	\$ _____
Entertainment	\$ _____ x 52 =	\$ _____
Other accommodation expenses (eg: Bond, Furniture, Rates)		\$ _____
Mobile Phone / Internet	\$ _____ x 12 (monthly) =	\$ _____
Gas, Electricity, Home Telephone, House Insurance	\$ _____ x 4 (quarterly) =	\$ _____
Dependants including childcare costs	\$ _____ x 52 =	\$ _____
Personal Expenses, Clothes, Gifts		\$ _____
Health Fund Contributions, Medical/Dental/ Other Health Expenses		\$ _____
Vehicle Running Costs (rego, insurance, repairs, etc)		\$ _____
Books, Stationery, Equipment, Photocopying, Uniforms		\$ _____
UTS ADVANTAGE & STUDENTS ASSOCIATION (CURRENTLY \$190)		\$ _____
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 2008

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. We do not usually lend for Student fees, cars or computers.

I, (Full Name) _____ hereby request 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 Office 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 a loan if it is approved. I will be required to present my current Student Identification card at that time as proof of enrolment.

_____/_____/2008
Signature of Applicant

STUDENT LOAN APPLICATION 2008– 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 of any change to my address via the online system 'My Student Admin'.
- That I am responsible for obtaining a loan repayment Tax Invoice from the Student Centre 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 (stamped top part of 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 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 ___ / ___ / 08

Interviewing Officer/
 Witness _____ Date ___ / ___ / 08
Name in Full Signature

(OFFICE USE ONLY)	
_____	___ / ___ / 2008
Director, Student Services or Nominee	Approved / Not approved

Loan No	Loan Cat.	Entered DD	By
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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 ____ / ____ / 08

(OFFICE USE ONLY)

STUDENT LOAN PROGRAM

A/c to be debited:

02.990000.110.000000.11265

Loan Number

is Approved

LOAN Amount \$ _____•00

Signed :

Date ____ / ____ / 08

Name MARIE FLOOD

Authorisation under delegation for
 the Loan

Ref 1 (FSU invoice number, SSU Loan number) :

Ref 2 (FSU order number, SSU loan type)

Loan

Description:

_____ Family Name