

General Information

The University operates a Student Loans Scheme. The Director of Student Service administers the Scheme with the assistance of a Loans Committee. Loans are available to students who are experiencing financial difficulties that directly affect their ability to continue their study program.

Applications

Application forms are available from Reception, UniLife, Goodman Plaza or on our website scu.edu.au/loans. The Student Financial Officer will arrange an interview with you either in person or by telephone.

The applicant must complete section one of the Student Loan application form before the interview can take place.

Completed loan applications must be discussed personally with the Student Finance Officer who will consider all applications for approval (including requests for renegotiation of a loan or extension of a repayment period).

Unsuccessful applications for loans may, at the student's written request, be referred to the Director of Student Services.

Loan Categories

Level One: Emergency Loan: Maximum: \$100 Guarantor: Not required

Repayment Period: 30 days or less.

This level is available to students who are experiencing unforeseen short term financial hardship or who are in crisis.

Level Two: Standard Loan. Maximum \$200 Guarantor: Not required

Level Two Loans may not be available to students who have failed to meet the requirements of the specified repayment schedule of a previous loan.

Level Three Loan: Internet Loan Maximum \$300 Guarantor: Required

Level Three Loans are to assist with setting up costs associated with Internet, students must provide all details, such as quoted and invoices to receive this loan.

Level Four: Standard Loan: Maximum \$500 Guarantor: required for first time level four borrowers. Available to eligible students who are first time level four borrowers with a suitable guarantor and for students where a successful history of repayment of a previous level four loan and above loan can be demonstrated there is no requirement for a guarantor required.

Level Five: Practicum Loan Maximum \$600 Guarantor: Required

Available to eligible students participating in practicum for a minimum of two weeks. Course details and dates are required.

Level Six: Standard Loan: Maximum \$800 Guarantor: Required

Available to eligible students where a successful history of repayment of a previous Level Four and above loan can be demonstrated.

Requests for further information and all correspondence relating to the Student loans Scheme should be directed to:

UniLife
Shop 10 Goodman Plaza
Southern Cross University
PO Box 157
Lismore NSW 2480

Telephone: (02) 6620 3220 Fax: (02) 6621 8058

Freecall: 1800 111 890 (External students only)

Email: studentloans@scu.edu.au

SECTION 1 — ALL DETAILS TO BE COMPLETED BY THE APPLICANT

SECTION A - PERSONAL DETAILS

FAMILY NAME: _____ GIVEN NAME: _____

STUDENT ID NUMBER: _____ DATE OF BIRTH: _____

SEMESTER RESIDENTIAL ADDRESS: _____

PERMANENT RESIDENTIAL ADDRESS: _____

CONTACT TELEPHONE: _____ EMAIL: _____

CITIZENSHIP STATUS

AUSTRALIAN CITIZEN PERMANENT RESIDENT

STUDY DETAILS

COURSE: _____ CURRENT STAGE: _____

PLEASE TICK: FULL TIME: PART TIME:

INTERNAL: EXTERNAL:

SECTION B – LOAN DETAILS

LOAN REQUESTED: \$ _____ PERIOD OF LOAN: _____

PURPOSE OF LOAN REQUIRED AND HOW YOU BELIEVE YOU CAN REPAY THE LOAN:

HAVE YOU PREVIOUSLY HAD A LOAN FROM SCU? YES NO

IS IT FULLY PAID? YES NO

SECTION C- FINANCIAL DETAILS			
INCOME Total Fortnightly (\$) (Please provide evidence)		EXPENDITURE Total Fortnightly (\$)	
CENTRELINK PAYMENTS	\$	RENT/BOARD	\$ CHILD CARE \$
EMPLOYMENT INCOME	\$	FOOD	\$ CLOTHING \$
PARTNER'S INCOME	\$	TRANSPORT	\$ COURSE COSTS \$
FAMILY SUPPORT	\$	MEDICAL	\$ PHONE/ELECT. \$
SCHOLARSHIP/BURSARIES	\$	NON SCU LOANS	\$ ENTERTAINMENT \$
OTHER	\$	BANKCARD	\$ OTHER \$
		SUB TOTAL A:	\$ SUB TOTAL B: \$
TOTAL INCOME (FORTNIGHT):	\$	TOTAL EXPENDITURE EACH FORTNIGHT : \$	

CASH ASSETS	AMOUNT	NAME OF INSTITUTION
BANK	\$	
BUILDING SOCIETY	\$	
OTHER	\$	
HAVE YOU PREVIOUSLY OR ARE YOU CURRENTLY INVOLVED IN BANKRUPTCY PROCEEDINGS? YES <input type="checkbox"/> NO <input type="checkbox"/>		

DECLARATION: I hereby make application for a loan under the Special Assistance for Students Program and declare that the information furnished above is true and correct. I declare that if approved the loan provided will only be used for the prescribed purpose listed overleaf. I understand that loans provided on the basis of false or misleading information are void and become repayable immediately.

Signature: _____

Date: ____ / ____ / ____

SECTION 2 — TO BE COMPLETED BY THE STUDENT FINANCIAL ASSISTANCE OFFICER

OFFICE USE ONLY			
COMMENTS			
GUARANTOR INFORMATION			
APPROVED LOAN AMOUNT:	_____	PERIOD OF LOAN:	_____ MONTHS
LESS ENROLMENT FEES FROM LOAN:	_____	REPAYMENT TERMS:	
LESS 'OTHER' FROM LOAN:	_____	CENTREPAY	<input type="checkbox"/>
TOTAL AMOUNT PAYABLE:	_____	INVOICE	<input type="checkbox"/>
Enrolment Fees Paid	YES <input type="checkbox"/>	NO	<input type="checkbox"/>
Student debtors clear	YES <input type="checkbox"/>	NO	<input type="checkbox"/>
Previous student loan	YES <input type="checkbox"/>	NO	<input type="checkbox"/>
Additional information:			
SIGNED:		Date Approved:	
LOANS OFFICER			