DIVISION OF STUDENT ADMINISTRATION
STUDENT LOAN INFORMATION SHEET

Deakin University, through the Division of Student Administration, provides interest free loans to students who are in financial need and who are progressing satisfactorily with their studies. Visit deakin.edu.au/students/enrolment-fees-money/student-financial-support/general-student-loans to find out if you are eligible for a student loan and to download an application form.

Loans for financial hardship are available to any student enrolled full-time and part-time or provisionally enrolled in an award course of the University. Applications for a loan may be lodged at any time but applications from students undertaking the final year of their course will not be accepted within six weeks of the last day of examinations in their final trimester, except in special circumstances. The University reserves the right to refuse a loan if a student has a poor repayment record in relation to previous loans or the student cannot demonstrate the ability to repay a loan.

**Purpose of loan**
Student loans must be used for study-related expenses. Student loans cannot be used for the payment of tuition fees.

**Criteria**
The following criteria apply:

- Students must be enrolled in an award course at Deakin University
- Students must demonstrate their ability to repay the student loan
- Students must not have an encumbrance on their academic record
- There is a maximum of $2000 at any one time
- Loans over $500 must have a guarantor
- Students in the 1st year, 1st trimester of their course are eligible to apply for a maximum of $500 and will be required to provide a guarantor
- Loans must be repaid over an agreed period of time but not later than 6 weeks prior to the end of the last exam period (or the date on which the borrower ceases to become a student)
- Financial Assistance will seek recommendation from Finance, Warrnambool for students who have previously received a student loan from Deakin University prior to seeking approval of the second loan
- Students must be at least 18 years of age at the time of application.

**Guarantor**
A guarantor may become personally responsible instead of, or as well as, the student to pay the amounts which the student owes and the reasonable expenses of the credit provider in enforcing the guarantee. Guarantors are required to sign documentation that is posted to them. A Guarantor must not be a student or staff member of any Australian University, or a spouse or housemate; must be over 21 years of age, an Australian citizen or permanent resident and financially secure.

**How to Apply:**
1. Complete a student loan application form available at deakin.edu.au/students/enrolment-fees-money/student-financial-support/general-student-loans
2. Provide two forms of ID; must be Deakin Card, along with driver’s licence, Medicare Card or passport
3. Provide proof of income; Centrelink and/or payslips
4. Provide a current bank statement (screenshots not accepted)
5. Provide proof of study related need; a quote/invoice for item/bill for the purpose of this loan
6. If Campus based: Make an appointment with a Student Financial Assistance Officer at your campus
7. If Cloud (online): Email your application and supporting documents to finasst@deakin.edu.au
8. Complete additional forms. If applicable, guarantor forms will be posted to be returned to Deakin University prior to seeking approval of the loan
9. You will be emailed the outcome of your application.

*Continued overleaf ............*
Repayment terms
Approved loans are paid to the borrower by Electronic Funds Transfer (EFT) or may be credited to your Deakin Card.

You will be mailed a monthly statement by the first week of the month following the approval of your student loan.

Students must maintain up to date MONTHLY repayments as agreed to on their student loan contract by:

**In person:**
- Burwood and Waurn Ponds Cashiers Office 9am - 4pm Monday - Friday
- Waterfront Cashiers Office 9am - 11am Monday - Friday
- Waurn Pambool Cashiers Office Monday - Thursday 9am - 3pm

**By mail:**
- by cash, cheque, credit card, debit card / EFTPOS or by bank draft.

**By mail:**
- by cheque or money order payable to Deakin University and addressed to
  - Student Loans
  - Financial and Business Services
  - Deakin University
  - PO Box 423
  - Waurn Pambool Vic 3280

Phone 03 5563 3343
Please include your name, address and student ID number and indicate you are making a loan payment.

**By Bpay:**
- payments can be made by telephone or internet. Biller code reference number will be at the bottom of your monthly statement.

**By phone:**
- using your credit card (VISA or Mastercard). For details, phone 03 5563 3343.

Penalties
If a loan has not been repaid as per the repayment schedule prescribed by the loan contract, an administrative encumbrance may be applied to your enrolment record. These include:
- the borrower’s academic record be withheld and will not be able to re-enrol
- the borrower will be prohibited from accessing Library material and ITS facilities.

The Council may refrain from conferring the degree, diploma or certificate to which they are entitled.

Application and further information
All applicants will be interviewed by a Student Financial Assistance Officer. For further information, please call or visit Deakin Central at your campus.

Student Finance Group, DSA Deakin University
Melbourne Burwood Campus
221 Burwood Highway
Burwood Vic 3125
(03) 9244 6333

Student Finance Group, DSA Deakin University
Geelong Waurn Ponds Campus
75 Pidgons Road
Waurn Ponds Vic 3216
(03) 5227 2333

Student Finance Group, DSA Deakin University
Geelong Waterfront Campus
1 Gheringhap Street
Geelong Vic 3220
(03) 5227 2333

Student Finance Group, DSA Deakin University
Waurn Pambool Campus
Princes Highway
Waurn Pambool Vic 3280
(03) 5563 3333
Based on Student Loan Fund Regulations 10.1 (1)

www.deakin.edu.au/theguide

1. The Committee may make such policies and rules as are necessary to administer the fund but not inconsistent with any Stature or Regulation.

2. Documentation relating to loans including a loan agreement shall be as prescribed from time to time by the Committee.

3. Applications for a loan may be lodged at any time but applications from students undertaking the final year of their course will not be accepted within six weeks of the last day of examination in their final trimester except in exceptional circumstances as determined by the Committee.

4. Subject to this regulation there shall be two categories of loans:
   a. loans for financial hardship available to any student enrolled or provisionally enrolled in an award course of the University. The Committee shall specify the available amounts and conditions for such loans.
   b. loans to cover full or partial payment of tuition fees in cases of emergency available to any full-fee paying student enrolled in an award course on a university campus in Australia.

5. The applicant’s reasonable prospects of completing the course they are undertaking or expects to undertake shall be taken into account when considering an application together with other factors the Committee deems relevant.

6. All loans shall be payable on the earliest of the following dates:
   a. The final due date shown on the loan contract; or
   b. The date of any breach by the borrower of any of the terms or conditions; or
   c. The date on which the borrower ceases to be a student of the University.

7. For the purpose of this regulation the date on which a borrower ceases to be a student of the University shall be the date on which the student:
   a. Completed his or her course of study;
   b. Discontinued or intermitted from the course of study; or
   c. The date on which the borrower ceases to be a student of the University.

8. The terms of repayment of any loan shall be determined by the Committee.

9. If a loan instalment is not paid by the due date prescribed by the loan contract or any extension is granted, the Committee may make any of the following recommendations:
   a. withhold the Borrower’s academic record; and/or
   b. withdraw the Borrower’s library borrowing rights or using the facilities of Information Technologies Services; and/or
   c. refuse to re-enrol the Borrower; and/or
   d. refrain from conferring an academic award to which the Borrower would otherwise be entitled.
Deakin University, through the Division of Student Administration, provides interest-free student loans to students who are in financial need and are progressing satisfactorily with their studies. Please note: where the loan is not repaid within the agreed time frame, debt recovery processes are triggered and a surcharge, equivalent to interest on the outstanding amount and debt recovery costs, may be charged. For further details visit: deakin.edu.au/students/enrolment-fees-money/student-financial-support/general-student-loans

### APPLICANT’S DETAILS

<table>
<thead>
<tr>
<th>DRIVER’S LICENCE/PHOTOID</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>STUDENT ID NUMBER</td>
<td></td>
</tr>
<tr>
<td>TITLE</td>
<td>(i.e. Mr, Ms, Mrs, Miss, Other)</td>
</tr>
<tr>
<td>FAMILY NAME</td>
<td></td>
</tr>
<tr>
<td>GIVEN NAMES</td>
<td></td>
</tr>
<tr>
<td>AGE</td>
<td>DATE OF BIRTH</td>
</tr>
<tr>
<td>TRIMESTER ADDRESS</td>
<td></td>
</tr>
<tr>
<td>TOWN/SUBURB</td>
<td>STATE</td>
</tr>
<tr>
<td>UNIVERSITY EMAIL ADDRESS</td>
<td></td>
</tr>
<tr>
<td>PERMANENT ADDRESS</td>
<td></td>
</tr>
<tr>
<td>TOWN/SUBURB</td>
<td>STATE</td>
</tr>
<tr>
<td>PHONE</td>
<td>HOME</td>
</tr>
</tbody>
</table>

### COURSE DETAILS

<table>
<thead>
<tr>
<th>COURSE CODE</th>
<th>CURRENT YEAR OF COURSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>COURSE NAME</td>
<td>EXPECTED COMPLETION</td>
</tr>
<tr>
<td>CAMPUS (PLEASE TICK)</td>
<td>MELBOURNE BURWOOD</td>
</tr>
<tr>
<td>ENROLMENT STATUS (PLEASE TICK)</td>
<td>FULL TIME</td>
</tr>
</tbody>
</table>
**LOAN REQUEST**

What is the purpose of the loan? 

What is the amount required? $ 

Repayment Schedule - please indicate [MONTHLY] [OTHER] 

OFFICE USE ONLY Instalments of $ commencing on ____ / ____ / ____ final repayment of $ due on ____ / ____ / ____

**YOUR BUDGET FOR THE YEAR**

Please complete Income and Expenses sections carefully

**INCOME**

(Estimated and known income for period: 1 January - 31 December)
You are required to include your spouse’s or partner’s income (if applicable).

<table>
<thead>
<tr>
<th>Employment Income</th>
<th>(Average weekly earnings)</th>
</tr>
</thead>
<tbody>
<tr>
<td>November - February (T3)</td>
<td>$</td>
</tr>
<tr>
<td>March - October (T1 &amp; T2)</td>
<td>$</td>
</tr>
</tbody>
</table>

Total Employment Income $ (G)

<table>
<thead>
<tr>
<th>Other Weekly Income</th>
<th>(Average weekly earnings)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Centrelink Payments</td>
<td>$</td>
</tr>
<tr>
<td>Type of Allowance?</td>
<td></td>
</tr>
<tr>
<td>Family Assistance Benefit</td>
<td>$</td>
</tr>
<tr>
<td>Partner’s Income (if applicable)</td>
<td>$</td>
</tr>
<tr>
<td>Parental Allowance</td>
<td>$</td>
</tr>
<tr>
<td>Other (please specify)</td>
<td>$</td>
</tr>
</tbody>
</table>

Total Other Weekly Income $ x 52 = $ (H)

<table>
<thead>
<tr>
<th>Lump Sum (Annual Income)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Balance as at <strong><strong>/</strong></strong>/20____ $</td>
</tr>
<tr>
<td>Scholarship Payment <em>(inc Centrelink Start-Up)</em> $</td>
</tr>
<tr>
<td>Other (please specify) $</td>
</tr>
</tbody>
</table>

Total Lump Sum Income $ >>>>>>>>>>>>>>>> $ (I)

Total Income for the year (G+H+I) $ (2)
### EXPENSES

(Estimated and known expenses for period: 1 January - 31 December)
You are required to include your spouse's or partner’s and dependent’s expenditure (if applicable).

#### Weekly Expenses

<table>
<thead>
<tr>
<th>Expense</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent/Board/Mortgage Payment <em>(circle)</em></td>
<td>$</td>
</tr>
<tr>
<td>Bills (gas, electricity, telephone etc)</td>
<td>$</td>
</tr>
<tr>
<td>Mobile phone/internet usage</td>
<td>$</td>
</tr>
<tr>
<td>Food (lunches, groceries, etc)</td>
<td>$</td>
</tr>
<tr>
<td>Transport (public transport fare, petrol)</td>
<td>$</td>
</tr>
<tr>
<td>Spending money (clothing, entertainment etc)</td>
<td>$</td>
</tr>
<tr>
<td>Commitments to your children (eg school fees)</td>
<td>$</td>
</tr>
<tr>
<td>Other weekly expenses</td>
<td>$</td>
</tr>
<tr>
<td><strong>Total Weekly Expenses</strong></td>
<td>$</td>
</tr>
</tbody>
</table>

\[ \text{Total Weekly Expenses} \times 52 = \text{Total Expenses for the year (A+B+C+D+E)} \]  

#### Annual Costs

**Accommodation Related:**

- Establishment costs: bond
  - furniture
  - utility costs
- Other accommodation costs
- **Total Accommodation Costs**

**Course Related:**

- Course fees (if required to pay upfront)
- Course materials
- **Total Course Related Costs**

**Outstanding Debts - Repayment in this year:**

- Credit card
- Other due loans
- **Total Outstanding Debts**

**Other Costs:**

- Transport concession card
- Transport costs
- Car costs - registration/insurance etc
- Other
- **Total Other Costs**

\[ \text{Total Expenses for the year (A+B+C+D+E)} \]

It is not necessary to include 'cents' - all amounts should be rounded to the nearest dollar.

It is not necessary to provide establishment costs if you are in the same residence as last year.
STUDENTS LOAN HISTORY

Have you previously been granted a loan at Deakin University?  [ ] YES  [ ] NO

If yes, please provide details:

<table>
<thead>
<tr>
<th>Year Loan Granted</th>
<th>Amount ($)</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

Are you an:  
(please tick)

- Australian Citizen
- Australian Permanent Resident
- International Student

ALTERNATE CONTACT

You must nominate an alternate contact who will continue to be in contact with you on a long-term basis. This contact must reside at a different address to you and must supply a current residential (not a business or PO Box) address. Contacts cannot be: students, Deakin University staff or anyone residing at the same address as the guarantor.

Applicant Alternate Contact Details

Relationship to Student:  
Title:  (ie. Mr, Ms, Mrs, Miss Other)
Family Name  
Given Names  
Residential Address  
Town/Suburb  
Postcode  
Phone  
Email

DECLARATION BY STUDENT

Please read this declaration carefully.

I declare the information that I have provided to be true and accurate. I acknowledge that false and misleading information may result in forfeiture of all rights and privileges associated with access to student loans and may lead to debt recovery practices being implemented. I also acknowledge that the loan, upon approval, will be spent in good faith and in accordance with my statement of financial need.

Student’s signature .................................................................  Date: ........../........./..........
The University requires you to have a guarantor if you are a 1st year, 1st trimester student or for loans above $500. The Guarantor will become responsible for your debt if you default on repayment. Guarantors **CANNOT** be students from any tertiary or TAFE institution, your spouse or housemate, either of your referees or staff of Deakin University or its affiliated institutions. A Guarantor must be over 21, an Australian citizen or Australian permanent resident and financially secure.

**The Guarantor will be required to:**
1. Supply the details as required below
2. Counter sign all loan documents and a separate legal guarantee document in the presence of an unrelated independent witness.

**Note:** If the proposed guarantor is deemed unsuitable the Student Loan Fund Committee may request an alternate guarantor.

### GUARANTOR DETAILS

<table>
<thead>
<tr>
<th>TITLE</th>
<th>Family Name</th>
<th>Given Names</th>
<th>Relationship to Applicant</th>
<th>Residential Address</th>
<th>Town/Suburb</th>
<th>State</th>
<th>Postcode</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Telephone Numbers</th>
<th>Home</th>
<th>Mobile</th>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Company Name</th>
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<tbody>
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</table>

<table>
<thead>
<tr>
<th>Residency Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australian Citizen or Permanent Resident</td>
</tr>
</tbody>
</table>

**Reminders**

- Have you completed all sections of this application?
- Have you signed and dated the student declaration?
- Have you attached a quote/invoice for item/bill for the purpose of this loan?
- Have you provided proof of your income - Centrelink, pay slips and bank statement?
- Have you provided two forms of ID?
WHAT NOW?

✓ Please call the Division of Student Administration at your campus to arrange an interview time with a Student Financial Assistance Officer.

✓ Please bring with you the completed application form and the required documentation to avoid delays.

Melbourne Burwood Campus
Contact: Student Administration on (03) 9244 6333
Building B, Level 2

Geelong Waterfront Campus
Contact: Student Administration on (03) 5227 2333
Level 2, Student Information Centre

Geelong Waurn Ponds Campus
Contact: Student Administration on (03) 5227 2333
Building jb, Level 2

Warrnambool Campus
Contact: Student Administration on (03) 5563 3333
Building B, lower level

The information collected in this form is used solely for the purpose of administering the loan including approvals, loan processing, determining repayment schedules, enforcement proceedings and any other matters that may be relevant to the Student Loan.