



Charles Sturt  
University

# **CSU International Student Loan Program**

**2020 Guidelines**

[www.csu.edu.au](http://www.csu.edu.au)

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## 1. LOAN DETAILS

- 1.1. From time to time students present themselves to the Division of Student Services staff in need of financial assistance. There is a demonstrated need for financial assistance to protect and assist onshore international students in certain circumstances.
- 1.2. The intention of this program is to provide loans to onshore international students who are experiencing genuine financial hardship and whose academic work may suffer as a result.
- 1.3. Loans will be either Short Term or Emergency. Short Term Loans will be for an amount up to \$1000.00. Emergency Loans will be for an amount up to \$300.00.
- 1.4. Short Term Loans are available to eligible students to assist with meeting temporary shortfalls and expenses associated with the educational requirements of their course and/or costs associated with remaining enrolled in the course.

Short Term Loans can be used to meet expenses such as:

- Textbooks, readers, journals
- Course equipment
- Travel and accommodation costs for compulsory placements
- Study related equipment such as a computer
- General and ongoing living expenses where there is a temporary shortfall
- Emergency medical and dental expenses
- Bond, rent in advance, and rent arrears

- 1.5. Emergency Loans are available to eligible students to meet essential expenses to maintain student welfare or to meet emergency circumstances when students have experienced a critical incident.

Emergency Loans can be used to meet expenses such as:

- Emergency accommodation
- Emergency medical expenses
- Expenses associated with medical or family crisis, including returning home and where the money is required urgently (i.e. within one week)
- On-going living expenses where there is a temporary shortfall due to emergency circumstances

- 1.6. Loans would generally not be approved for:

- On-campus accommodation fees
- Payment of tuition fees
- Holidays or leisure travel
- Payment of conference expenses including travel
- Non-compulsory and/or extracurricular activities
- Debt consolidation
- Purchase of cars
- Financial penalties (University or other)

- 1.7. Applicants are limited to one Short Term Loan or one Emergency Loan at a time.

- 1.8. The Division of Student Services in conjunction with the Division of Finance will be responsible for the assessment, allocation and administration of this program.

## 2. DEFINITIONS

- 2.1. **Active Student:** A student who is enrolled in subject/s in the current/commencing session. This excludes students on approved Leave of Absence.
- 2.2. **Award:** a degree, graduate diploma, graduate certificate, associate degree, diploma or associate diploma conferred by the University upon completion of a course or a program of research.
- 2.3. **Commencing student:** A student enrolled in, and undertaking, subjects in their first year of study at CSU.
- 2.4. **Continuing student:** A student enrolled in, and undertaking, subjects in their second and subsequent years of study at CSU.
- 2.5. **International Student:** a student who does not hold Australian or New Zealand citizenship or Australian Permanent Residency.
- 2.6. **Leave of Absence:** Official approval to be absent from your study, whilst still maintaining the status of enrolled student.
- 2.7. **Onshore International Student:** An International Student who is studying on campus in Australia at a regional campus.

## 3. POLICY

- 3.1. To receive a Loan, a student must meet the eligibility criteria outlined in these guidelines.
- 3.2. Eligible students must complete the Application Form and the Loan Agreement.
- 3.3. Applications with incorrect or no supporting documentation may be deemed ineligible.
- 3.4. CSU will treat any information provided by the applicant within the terms of relevant privacy legislation. See CSU's privacy policy for further information.
- 3.5. Due to privacy laws, any discussion of a loan application or recipient must take place only with the loan applicant/recipient.
- 3.6. The information collected will be used by authorised University staff to assess eligibility and administer the loan program.
- 3.7. Personal and health information provided by the applicant will not be made available to any person within the University or external organisation for any other purpose without the applicant's consent, except where it may be a legal requirement of the University to provide information.

## 4. ELIGIBILITY CRITERIA

To be eligible for a Loan a student must be:

- 4.1. an *active* student currently enrolled in and undertaking subject(s) in an *award* course or a non award course at CSU;
- 4.2. a *commencing* student or *continuing* student at CSU;
- 4.3. making satisfactory academic progress; and
- 4.4. be an *on-shore international student* at one of the regional campuses: Albury-Wodonga, Bathurst, Dubbo, Orange, Port Macquarie or Wagga Wagga.

## 5. OFFER PROCESS

### Application

- 5.1. Students are required to complete an application form and provide current supporting documentation where appropriate.
- 5.2. Students are required to attend an interview with a Student Liaison Officer.

## **Selection**

- 5.3. Applicants will be assessed in accordance with the eligibility criteria and information provided.
- 5.4. Loans are assessed on the basis of financial need. Information about applicant's ongoing income and expenses will be taken into consideration when recommending a loan for approval.
- 5.5. Consideration will be given to the expected future duration of study at CSU.

## **Outcome**

- 5.6. All applicants, both successful and unsuccessful, will be informed in writing of the outcome of their application.
- 5.7. Students may be assessed as eligible but not receive a Loan due to quota restrictions as there may be more applications than funds available.
- 5.8. Successful applicants must complete a Loan Agreement form to accept their Loan offer.

## **6. PAYMENT**

- 6.1. Loan funds will be made to the student's CSU Student Account or personal bank account, or by Electronic Funds Transfer to the supplier of the goods for which the student is applying for the loan.
- 6.2. Students can register bank details with CSU on the [Online Administration](#) website by going to Your Personal Details to enter or change bank details.
- 6.3. Loan payments are made as soon as possible but within ten days after receiving a successful loan outcome.
- 6.4. The receipt of a Loan is a privilege and as such should not be transferred.

## **7. REPAYMENT**

- 7.1. The Short Term Loans should be repaid within 40 weeks of the loan being granted or when a student ceases to be a currently studying student at CSU, whichever is soonest. Emergency Loans should be repaid within 4 weeks of the loan being granted. Where the applicant is expected to finish their program or course before the 4 week period ends, repayment must be completed by the last day of teaching in the Session i.e. before exams begin.
- 7.2. The date of the first and final repayments, frequency of repayments and amount of repayments will be set out in the Loan Agreement to be signed by the student. The Loans Officer, Division of Finance will also email the student a schedule of repayments on payment of the loan funds.
- 7.3. Loan repayments are to be made either in person at the Cashier's Office on campus or through the CSU online payment system.
- 7.4. Loan repayments must be made on or before the agreed due dates. If for some unforeseen reason a repayment is unable to be made as required, then an extension of time must be sought by emailing Revenue Services [finar@csu.edu.au](mailto:finar@csu.edu.au) prior to the due date.
- 7.5. Any extension of time granted will not affect the student's obligations to repay the Loan as set out in the agreement. Rewriting of a Loan will only be granted under extenuating circumstances and must be arranged through the Division of Student Services.
- 7.6. Loans will be interest free and usually fee free, provided the student repays the Loan in the manner set out in the agreement.
- 7.7. If suitable arrangements are not made for repayment of overdue Loans then the student will have the appropriate debt collection action taken against them.

## **8. FOLLOW-UP AND RECOVERY**

- 8.1. Students must comply with the agreed repayment schedule which is part of the Loan approval.
- 8.2. Repayment reminders and follow-up for late or non-payment will be undertaken by the Division of Finance.
- 8.3. Students who do not apply or make satisfactory alternate arrangements with the Finance Office will be liable to penalties.

## **9. PENALTIES**

- 9.1. Loans will be interest free and usually fee free, provided the student repays the Loan in the manner set out in the agreement. If there is any breach in the agreement interest may be charged on the Loan at the discretion of Charles Sturt University.
- 9.2. Students with overdue Loans may be charged an administrative fee of \$10 each time the Finance Office is required to contact them regarding an overdue Loan repayment.
- 9.3. A Loan Default Reporting Fee of \$50 may be applied, in addition to other reasonable costs incurred, if it is required to report default of this agreement to a mercantile or other agency for collection purposes.
- 9.4. Examination grades will be withheld at the end of session if the repayment schedule has not been maintained and repayments are overdue.
- 9.5. Re-enrolment will be refused to students with overdue Loans.
- 9.6. Students with overdue Loans will have their graduation postponed until the Loan is discharged.
- 9.7. If normal University follow-up action fails to recover an outstanding Loan a debt collection agency may be used to recover the outstanding amount.
- 9.8. Students who suffer demonstrated personal hardship or other exceptional circumstances accepted by the University Loans Committee may be recommended to the Executive Director, Division of Finance, to have their debt written off. Under no circumstances will the University Loans Committee approve a grant to a student.
- 9.9. Information regarding defaulting students and guarantors may be passed on to a credit reference company.

## **10. PROVISION OF FALSE INFORMATION**

- 10.1. If CSU knows or has reason to believe that a Loan recipient has provided false or misleading information to CSU in relation to the Loan, CSU will immediately:
  - provide the student with an opportunity to explain; and
  - re-assess the student's entitlement to the Loan.

## **11. TERMS AND CONDITIONS**

- 11.1. Upon receipt of a Loan, students agree to fulfil all requirements as set out in these Guidelines.
- 11.2. In accepting a Loan, students consent to CSU accessing the student's records for the purposes of assessing and administering the Loan.

## **12. PRIVACY**

- 12.1. Charles Sturt University (University) recognises the importance of protecting personal information provided for the administration of the Loans program. The University is bound by the Privacy and Personal Information Protection Act 1998 (NSW), the Privacy Act 1988 (Cwlth) as amended in the

Privacy Amendment (Private Sector) Act 2000 (Cwlth) and the Health Records and Information Privacy Act 2002 (NSW).

- 12.2. The information collected will only be used by authorised University staff to assess eligibility and administer the Loans program. Students should be aware that they provide information of their own free will.
- 12.3. Personal and health information provided by the applicant will not be made available to any person within the University or any person or organisation outside the University for any other purpose without the applicant's consent, except where the University may be legally required to do so.
- 12.4. Applicant files will be held in a secure online environment which is accessible only to authorised employees and will be kept for the appropriate legal time limit and then destroyed.
- 12.5. Students may access their personal information to ensure that it is accurate, relevant to the purpose for which it was collected, not misleading, incomplete or out-of-date. Students may also ask to amend any of the information held about them or to add comments or explanations in relation to their information. To do any of these things students should contact the CSU Student Liaison Officer (International).
- 12.6. Students dissatisfied with the way the CSU Division of Student Services has handled their personal information may apply to have the matter reviewed by lodging a formal application with the CSU Ombudsman.

### **13. RELEVANT LEGISLATION**

- 13.1. The following legislation, as amended from time to time, is directly relevant to these guidelines:
  - (a) Higher Education Support Act 2003;
  - (b) Freedom of Information Act 1982;
  - (c) Privacy Act 1988 (Cwlth) as amended in the Privacy Amendment (Private Sector) Act 2000 (Cwlth);
  - (d) Privacy and Personal Information Protection Act 1998 (NSW); and
  - (e) Health Records and Information Privacy Act 2002 (NSW).

### **14. AMENDMENTS**

- 14.1. Amendments may be made to these guidelines from time to time by the CSU Division of Student Services.

### **15. VERSION CONTROL**

<b>Date</b>	<b>Version</b>	<b>Author</b>	<b>Description / Amendments</b>
January 2020	1.0	Student Liaison Officer (Finance)	1 <sup>st</sup> version for 2020