



Emergency Student Loan Program Guidelines

Contents

1. LOAN DETAILS	2
2. DEFINITIONS	2
3. POLICY	2
4. ELIGIBILITY CRITERIA	3
5. OFFER PROCESS	3
6. PAYMENT.....	3
7. REPAYMENT	4
8. FOLLOW-UP AND RECOVERY.....	4
9. PENALTIES	4
10. PROVISION OF FALSE INFORMATION	5
11. APPEALS.....	5
12. RELEVANT LEGISLATION	5
13. AMENDMENTS	5
14. VERSION CONTROL	5

1. LOAN DETAILS

- 1.1. From time to time students present themselves to staff in need of immediate financial assistance. In recognition of this, Charles Sturt University has approved the allocation of funds in the form of an Emergency Loan for the purpose of assisting students whose welfare or academic success may suffer as a result of not having sufficient funds.
- 1.2. Loans will be for an amount up to \$100.00. In exceptional circumstances a higher amount up to the value of \$300.00 may be approved.
- 1.3. Loans are available to eligible students to assist with meeting essential expenses to maintain student welfare or to meet emergency circumstances when students have experienced a critical incident.
- 1.4. 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
- 1.5. Applicants are limited to one Loan at a time.
- 1.6. The Office of Student Safety and Wellbeing in conjunction with the Division of Finance is responsible for the assessment, allocation and administration of this Loan.

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. **Commencing Student:** A student enrolled in, and undertaking, subjects in their first year of study at Charles Sturt University.
- 2.3. **Continuing Student:** A student enrolled in, and undertaking, subjects in their second and subsequent years of study at Charles Sturt University.
- 2.4. **Domestic Student:** Means a student with a permanent home address in Australia who is:
 - An Australian citizen
 - A New Zealand citizen
 - A diplomatic or consular representative of New Zealand, a member of the staff of such a representative or the spouse or dependent relative of such a representative; or
 - A student with an Australian permanent visa.

3. POLICY

- 3.1. To receive this loan, a student must meet the eligibility criteria outlined in these guidelines and complete an application form.
- 3.2. Applications with incorrect or no supporting documentation may be deemed ineligible.
- 3.3. Charles Sturt University will treat any information provided by the applicant within the terms of relevant privacy legislation. See Charles Sturt University's privacy policy for further information
- 3.4. Due to privacy laws, any discussion of a loan application or recipient must take place only with the



loan applicant/recipient.

- 3.5. The information collected will be used by authorised University staff to assess eligibility and administer the loan program. The information may also be used for assessment purposes for other scholarships, grants and equity programs across the University. Recipient names and email addresses may be made available to departments within the University for marketing and research purposes. No details will be used externally for any reason without the recipient's consent. Students should be aware that they provide information of their own free will.
- 3.6. 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

- 4.1. To be eligible for a Loan a student must be:
 - an *active* student currently enrolled in a Charles Sturt University course;
 - a *commencing* student or *continuing* student;
 - a *domestic* student;
 - have no outstanding debt to Charles Sturt University;
 - making satisfactory academic progress;
 - able to demonstrate that they have the capacity to repay the loan within the specified timeframe without experiencing ongoing financial hardship due to the loan repayments.

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 Welfare and Finance Adviser.

Selection

- 5.3. Applicants will be assessed in accordance with the eligibility criteria and information provided.
- 5.4. Applicants will be assessed on the basis of financial need. Information about the student's ongoing income and expenses will be considered when recommending a loan for approval.
- 5.5. Consideration will be given to the expected future duration of study at Charles Sturt University.

Outcome

- 5.6. All applicants, both successful and unsuccessful, will be informed in writing of the outcome of their application.
- 5.7. Successful applicants must complete a Loan Agreement form to accept their Loan offer.

6. PAYMENT

- 6.1. Loan funds will be paid to applicants. Students can register their bank details with Charles Sturt University on the Online Administration website by going to Your Personal Details.
- 6.2. The receipt of a Loan is a privilege and as such should not be transferred.



7. REPAYMENT

- 7.1. The Loan should be repaid in full within 2 to 4 weeks of the Loan being granted, or when a student ceases to be a currently studying student at Charles Sturt University, whichever is soonest.
- 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 through the Charles Sturt University online payment system or in person at the Cashier's Office on campus.
- 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 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 Office of Student Safety and Wellbeing.
- 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. Students with overdue Loans may be charged an administrative fee of \$10 each time the Division of Finance is required to contact them regarding an overdue Loan repayment.
- 7.8. 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.
- 7.9. If suitable arrangements are not made for repayment of overdue Loans, the Division of Finance will initiate debt collection proceedings.

8. FOLLOW-UP AND RECOVERY

- 8.1. Students must comply with the agreed repayment schedule as set out in the Loan Agreement.
- 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 Division of Finance may be liable for penalties.
- 8.4. If normal University follow-up action fails to recover an outstanding Loan a debt collection agency may be used to recover the outstanding amount.
- 8.5. 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. PENALTIES

- 9.1. Students with overdue Loans may be charged an administrative fee of \$10 dollars each time the Finance Office is required to contact them regarding an overdue Loan repayment.
- 9.2. Where the repayment schedule has not been maintained and repayments are overdue, examination grades will be withheld at the end of session, re-enrolment will be refused and graduation will be postponed until the Loan is discharged.
- 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.

10. PROVISION OF FALSE INFORMATION

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

11. APPEALS

- 11.1. Students may appeal a decision made in regard to their loan application by requesting in writing that the decision be referred to the University Loans Committee. If you wish to lodge an appeal please email finance.slo@csu.edu.au

12. RELEVANT LEGISLATION

- 12.1. The following legislation, as amended from time to time, is directly relevant to these guidelines:
- 12.2. Higher Education Support Act 2003;
- 12.3. Freedom of Information Act 1982;
- 12.4. Privacy Act 1988 (Cwlth) as amended in the Privacy Amendment (Private Sector) Act 2000 (Cwlth);
- 12.5. Privacy and Personal Information Protection Act 1998 (NSW); and
- 12.6. Health Records and Information Privacy Act 2002 (NSW)

13. AMENDMENTS

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

14. VERSION CONTROL

Date	Version	Author	Description/Amendments
January 2019	1.0	Student Liaison Officer (Finance)	First version for 2019
March 2020	1.1	Student Welfare and Finance Adviser	Brand update

